

# **KEB Hana Bank Hong Kong Branch**

(Incorporated in Republic of Korea with limited liability)

## **Financial Information Disclosures**

**as of 31 December 2023**

# Financial Information Disclosures as of 31 DECEMBER 2023

## Section A - Branch Information

### I. Profit and Loss information

	31/12/2023	31/12/2022
	HKD'000	HKD'000
Interest income	1,161,140	654,847
Interest expenses	947,466	392,970
<b>Net interest income</b>	<b>213,674</b>	<b>261,877</b>
Other operating income		
Commission income	112,533	104,662
Commission expenses	(15,783)	(9,419)
- Net fees and commission income	96,750	95,243
- Gains less losses from foreign exchange operations and trading in derivatives	7,277	12,842
- Income from investments	30,199	10,529
- Other Income	4	-
<b>Net non-interest income</b>	<b>134,230</b>	<b>118,614</b>
Total operating income	347,904	380,491
Operating expenses	(52,242)	(51,981)
<b>Operating profit before provisions</b>	<b>295,662</b>	<b>328,510</b>
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	11,916	2,305
- Specific provision	(107,576)	(1,244)
- Other provision	360	(6,039)
<b>Operating profit after provisions</b>	<b>390,962</b>	<b>333,488</b>
Gain less losses from disposal of property, plant and equipment and investment properties	-	-
<b>Profit before taxation</b>	<b>390,962</b>	<b>333,488</b>
Taxation charge	64,167	44,686
<b>Profit after taxation</b>	<b>326,795</b>	<b>288,802</b>

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**KEB Hana Bank**  
(Incorporated in Republic of Korea with limited liability)  
Hong Kong Branch

  
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*Authorized Signature*

## Financial Information Disclosures as of 31 DECEMBER 2023

II . Balance Sheet Information	31/12/2023	30/6/2023
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	948,589	1,457,804
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	381,680	270,376
Maturing more than one year	58,109	33,574
Amount due from overseas offices of the institution	2,549,860	1,636,912
Trade bills	3,826,613	4,136,253
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	11,452,269	12,292,617
-Advances to banks & other financial institutions		
-Accrued interest and other accounts	221,661	270,162
Provisions for impaired loans and receivables		
-collective provisions for customers	(38,702)	(41,496)
-specific provisions for customers	(11,572)	(16,303)
-other provisions	(2,373)	(1,738)
	(52,647)	(59,537)
Investment securities	2,108,333	2,314,299
Other investments	367,774	284,683
Property, plant and equipment and investment properties	-	-
<b>Total assets</b>	<b>21,862,241</b>	<b>22,637,143</b>
<b>Liabilities</b>		
Deposits and balances from banks (except those included in amount due to overseas offices)	1,368,499	2,873,039
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	90,170	148,693
- Savings deposits	3,584,817	3,125,420
- Time, call and notice deposits	5,140,667	2,908,642
	8,815,654	6,182,755
Amount due to overseas offices of the institution	9,890,916	11,584,657
Certificates of deposit issued	1,055,363	1,408,803
Issued debt securities		
Other liabilities	731,809	587,889
Provisions	-	-
<b>Total liabilities</b>	<b>21,862,241</b>	<b>22,637,143</b>

## Financial Information Disclosures as of 31 DECEMBER 2023

### III. Additional balance sheet information

#### 1. Advances and other accounts

	31/12/2023	30/6/2023
	HKD'000	HKD'000
Advances to customers	11,452,269	12,292,617
Less : Collective provision for bad and doubtful debts	(37,179)	(40,354)
Less : Specific provision for bad and doubtful debts	(11,572)	(16,303)
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	221,661	270,162
	<u>11,625,179</u>	<u>12,506,122</u>

#### 2. Impaired Loans

	31/12/2023	30/6/2023
	HKD'000	HKD'000
Gross advances to customers	53,906	111,090
As percentage of total advances to customers	0.471%	0.904%
Suspended interest	-	-
Specific provision against such advances	11,572	16,303
Value of collateral against such advances	-	36,560

*There were no advances and impaired loans to banks and other financial institutions as at 31 December 2023 and 30 June 2023 nor were there any specific provisions made related on these two days.*

#### 3. Overdue And Rescheduled Assets

	31/12/2023			30/6/2023		
a. Overdue advances to customers	HKD'000	% of total advances to customers	Specific provision	HKD'000	% of total advances to customers	Specific provision
Advances to customers overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to customers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 Current market value of collateral held against secured overdue advances to customers						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

## Financial Information Disclosures as of 31 DECEMBER 2023

### III. Additional balance sheet information

#### 3. Overdue And Rescheduled Assets (Continued)

	31/12/2023			30/6/2023		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
<b>b. Overdue advances to banks</b>						
Advances to banks overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to banks	-	-	-	-	-	-
<b>Current market value of collateral held against secured overdue advances to banks</b>						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	-	-	-	-	-	-

*There were no advances to banks and other financial institutions which were overdue for more than one month as at 31 December 2023 and 30 June 2023 nor were there any rescheduled advances to banks and other financial institutions on these two days.*

	31/12/2023			30/6/2023		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
<b>c. Other overdue assets</b>						
Other assets overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total other overdue assets	-	-	-	-	-	-
<b>Current market value of collateral held against other secured overdue assets</b>						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	-	-	-	-	-	-

*Other assets refer to trade bills and receivables.*

## Financial Information Disclosures as of 31 DECEMBER 2023

### III. Additional balance sheet information

#### d. Rescheduled advances

##### Rescheduled advances to customers

31/12/2023		30/6/2023	
HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
53,906	0.471%	111,090	0.904%

##### Rescheduled advances to banks

31/12/2023		30/6/2023	
HKD'000	% of total advances to banks	HKD'000	% of total advances to banks
-	0.000%	-	0.000%

#### 4. Repossessed Assets

##### Market value of repossessed assets

31/12/2023	30/6/2023
HKD'000	HKD'000
-	-

*There were no repossessed assets as at 31 December 2023 and 30 June 2023.*

## Financial Information Disclosures as of 31 DECEMBER 2023

### III. Additional balance sheet information

#### 5. Advance to customers - by industry sectors

	31/12/2023	30/6/2023
	HKD'000	HKD'000
<b>Loans for use in Hong Kong to</b>		
<b>Industrial, commercial and financial</b>		
-Property development	-	-
-Property investment	-	-
-Financial concerns	1,984,375	1,990,598
-Stockbrokers	-	-
-Wholesale and retail trade	725,609	806,990
-Manufacturing	-	-
-Transport and transport equipment	91,146	96,656
-Recreational activities	-	-
-Information Technology	-	-
-Others	-	-
	<b>2,801,130</b>	<b>2,894,244</b>
<b>Individuals</b>		
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	-	-
- Loans for the purchase of other residential properties	-	-
- Credit card advances	-	-
- Others	-	-
<b>Total loans for use in Hong Kong</b>	<b>2,801,130</b>	<b>2,894,244</b>
of which covered by collateral	2,242,287	2,610,381
<b>Trade finance</b>	<b>14,623</b>	<b>62,159</b>
of which covered by collateral	14,623	8,239
<b>Loans for use outside Hong Kong</b>	<b>8,636,516</b>	<b>9,336,214</b>
of which covered by collateral	2,762,407	3,197,609
<b>Total Advances to customers</b>	<b>11,452,269</b>	<b>12,292,617</b>

## Financial Information Disclosures as of 31 DECEMBER 2023

### III. Additional balance sheet information

#### 6. Advances to customers - by geographical area

*The following geographical analysis of gross advances to customers, overdue advances & impaired loans and advances is based on the location of the counterparty.*

Countries	Gross amount to customers	31/12/2023 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	3,416,369	-	-
China	995,287	-	-
Hong Kong	3,772,003	-	53,906
Vietnam	1,796,301	-	-
Panama	169,922	-	-
Others	1,302,387	-	-
<b>Total</b>	<b>11,452,269</b>	<b>-</b>	<b>53,906</b>

Countries	Gross amount to customers	30/6/2023 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	3,768,782	-	-
China	891,674	-	-
Hong Kong	3,994,021	-	54,075
Vietnam	2,256,422	-	57,015
Panama	182,210	-	-
Others	1,199,508	-	-
<b>Total</b>	<b>12,292,617</b>	<b>-</b>	<b>111,090</b>



## Financial Information Disclosures as of 31 DECEMBER 2023

### III. Additional balance sheet information

#### 7. International Claims

*The following table provides a breakdown of international claims by major countries and geographical segments or geographical locations after taking into account any recognized risk transfer.*

Counterparty Country / Jurisdiction	31/12/2023				(HKD'Million)
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	234	-	-	234
2. Developed countries	766	954	-	840	2,560
3. Offshore centres	-	-	-	722	722
of which Hong Kong	-	-	-	277	277
4. Developing Asia & Pacific	6,964	1	304	10,955	18,224
of which China	201	-	-	3,194	3,395
of which South Korea	6,565	1	304	7,442	14,312
5. Other Developing countries	156	-	-	-	156
<b>Total</b>	<b>7,886</b>	<b>1,189</b>	<b>304</b>	<b>12,517</b>	<b>21,896</b>

Counterparty Country / Jurisdiction	30/6/2023				(HKD'Million)
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	389	-	-	389
2. Developed countries	1,334	1,027	-	641	3,002
3. Offshore centres	99	-	-	701	800
of which Hong Kong	99	-	-	247	346
4. Developing Asia &	6,240	95	-	11,935	18,270
of which China	57	-	-	3,084	3,141
of which South Korea	6,150	95	-	8,338	14,583
5. Other Developing countries	157	-	-	-	157
<b>Total</b>	<b>7,830</b>	<b>1,511</b>	<b>-</b>	<b>13,277</b>	<b>22,618</b>

## Financial Information Disclosures as of 31 DECEMBER 2023

### III. Additional balance sheet information

#### 8. Non-bank Mainland Exposures

*The following is the Branch's advances to non-bank Mainland Exposures as at 31 December 2023 and 30 June 2023.*

Types of Counterparties	31/12/2023		(HKD'000)
	On-balance sheet exposures	Off-balance sheet exposures	Total
(1) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
(2) Local governments, local government-owned entities and their subsidiaries and JVs	439,554	-	439,554
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	928,466	-	928,466
(4) Other entities of central government not reported in item 1 above	-	-	-
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	884,198	-	884,198
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,037,573	-	2,037,573
<b>Total</b>	<b>4,289,791</b>	<b>-</b>	<b>4,289,791</b>
<b>Total assets after provision</b>	<b>21,862,241</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>19.62%</b>		

## Financial Information Disclosures as of 31 DECEMBER 2023

Types of Counterparties	30/6/2023		(HKD'000)
	On-balance sheet exposures	Off-balance sheet exposures	Total
(1) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
(2) Local governments, local government-owned entities and their subsidiaries and JVs	433,304	-	433,304
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	824,438	-	824,438
(4) Other entities of central government not reported in item 1 above	-	-	-
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,043,204	-	1,043,204
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,964,938	-	1,964,938
Total	4,265,884	-	4,265,884
Total assets after provision	22,637,143		
On-balance sheet exposures as percentage of total assets	18.84%		

## Financial Information Disclosures as of 31 DECEMBER 2023

### III. Additional balance sheet information

#### 9. Currency Risk

*The following is the Branch's foreign exposures as at 31 December 2023 and 30 June 2023.*

	31/12/2023		(HKD'Million)	
	US dollar	Euro	Others	Total
Spot assets	19,626	861	1,218	21,705
Spot liabilities	(19,640)	(850)	(1,225)	(21,715)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(14)	11	(7)	(10)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

	30/6/2023		(HKD'Million)	
	US dollar	Euro	Others	Total
Spot assets	20,722	703	995	22,420
Spot liabilities	(20,742)	(700)	(994)	(22,436)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(20)	3	1	(60)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

## Financial Information Disclosures as of 31 DECEMBER 2023

### IV. Off-balance sheet exposures

	31/12/2023 HKD'000	30/6/2023 HKD'000
<b>Contingent liabilities and commitments</b>		
-Direct credit substitutes	431,671	233,324
-Transaction-related contingent items	-	-
-Trade-related contingencies	73,414	251,182
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,551,545	1,680,828
-Others	-	-

### Derivatives

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)		
-Interest rate contracts	2,407,388	2,591,188
-Others	-	-

### Fair Value

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	2,413,494	2,599,384
-Others	-	-

### V. Liquidity

	31/12/2023	31/12/2022
Average liquidity maintenance ratio for the period	63.32%	61.78%
Calculation period	Oct-Dec 2023	Oct-Dec 2022

The liquidity maintenance ratio (LMR) is calculated in accordance with the Banking (Liquidity) Rules effective from 1 January 2015. The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average LMR of the calculation period as reported in the Return of "Liquidity Position of an Authorized Institution".

## Financial Information Disclosures as of 31 DECEMBER 2023

### **VI. Liquidity Risk Management**

Liquidity risk is the risk that the Branch cannot meet its current contractual and contingent obligations. To manage liquidity risk, the Branch has established the liquidity risk management framework which is in line with head office's framework and approved by the Branch's management and head office. Such framework is documented in the Branch's Asset and Liability Management Policy which is reviewed at least annually, and is consistent with head office's liquidity management.

The key elements of the liquidity risk framework are:

#### **ALCO**

KEB Hana Bank Hong Kong's Asset and Liability Management Committee ("ALCO") is held on a monthly basis. Main liquidity risk policies, including funding strategy, liquidity stress test policy, contingency funding plan, the liquidity situation and its relevant guidelines are examined by ALCO. The Chief Executive of KEB Hana Bank Hong Kong, representatives from Treasury, Business Lines, Finance and Risk Management are the basic members of the Committee.

#### **Liquidity Stress Testing**

The Branch performs liquidity stress testing on a regular basis, to evaluate the effect of both general market wide and institutional specific disruptions on the Branch's liquidity position. The internal stress testing is to ensure sufficient liquidity for the Branch under different adverse scenarios. The Branch's liquidity stress tests consider the effect of changes in funding assumptions, and the market value of liquidity assets, the results of which are reviewed by senior management and are considered in making liquidity management decisions. Based on the result of the liquidity stress test, the Branch takes necessary (if needed) rebalancing, restructuring actions by risk mitigation or contingency plans.

#### **Contingency Planning**

The Branch maintains the liquidity contingency funding plan in case it faces liquidity problem as part of liquidity risk management. The liquidity contingency plan specifies an approach for monitoring and evaluation of actual and potential liquidity events. The plan outlines liquidity identification, monitoring, and measurement of liquidity events. The plan also specifies possible measures, internal and external communication and action to be taken at various stages of crisis.

#### **Funding Diversification**

Apart from taking customer deposits as major sources of funding, the Branch broadens its funding source in retail market, money market and capital market by different terms. The Branch also holds a pool of highly liquid, unencumbered assets that can be readily sold or pledged to secure borrowings under stressed conditions.

#### **Oversight and Reporting**

The results of stress testing, Liquidity Maintenance Ratio(LMR) and liquidity gap are reported to the management, ALCO and head office on a regular basis.

## Financial Information Disclosures as of 31 DECEMBER 2023

### Liquidity Risk Management (Continued)

To fulfil these objectives, the Branch measures and forecasts its cash commitments, maintains funding lines with head office, sets prudent limits and ensures immediate access to liquid assets.

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period.

	31/12/2023						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
<b>Assets</b>							
Cash	4,295	-	-	-	-	-	4,295
Due from banks	3,205,451	96,771	259,583	317,136	59,109	-	3,938,050
Debt Securities	2,108,333	-	-	-	-	-	2,108,333
Acceptance and bills of exchange	79,987	1,126,900	1,863,098	804,687	-	-	3,874,672
Loans and advances	-	87,029	2,637,660	4,088,800	4,207,722	497,085	11,518,296
Other Assets	11,575	-	-	-	-	459,668	471,243
	5,409,641	1,310,700	4,760,341	5,210,623	4,266,831	956,753	21,914,889
<b>Liabilities</b>							
Customer deposits	3,860,885	825,065	924,445	3,288,915	-	-	8,899,310
Due to Banks	38,765	2,715,640	5,720,877	2,419,394	78,831	372,656	11,346,163
Financial Instruments	-	320,313	735,050	-	-	-	1,055,363
Other Liabilities	-	-	-	-	-	561,405	561,405
	3,899,650	3,861,018	7,380,372	5,708,309	78,831	934,061	21,862,241
<b>Net liabilities gap</b>	<b>1,509,991</b>	<b>(2,550,318)</b>	<b>(2,620,031)</b>	<b>(497,686)</b>	<b>4,188,000</b>	<b>22,692</b>	
<b>Commitments</b>							
Direct credit substitutes	2,658	-	180,620	246,143	2,250	-	431,671
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	30,439	22,492	20,483	-	-	-	73,414
Other Commitments	-	170,670	620,618	698,195	62,062	-	1,551,545
	33,097	193,162	821,721	944,338	64,312	-	2,056,630
	30/6/2023						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
<b>Assets</b>							
Cash	3,988	-	-	-	-	-	3,988
Due from banks	1,645,534	1,159,900	272,390	135,649	190,586	-	3,404,059
Debt Securities	2,314,298	-	-	-	-	-	2,314,298
Acceptance and bills of exchange	94,920	908,683	2,106,869	1,076,804	-	-	4,187,276
Loans and advances	55,584	664,771	1,063,784	5,198,652	4,919,689	458,310	12,360,790
Other Assets	12,481	-	-	-	-	413,788	426,269
	4,126,805	2,733,354	3,443,043	6,411,105	5,110,275	872,098	22,696,680
<b>Liabilities</b>							
Customer deposits	3,280,497	513,897	584,195	1,016,688	803,921	-	6,199,198
Due to Banks	140,904	3,123,080	6,778,739	4,125,709	39,628	373,825	14,581,885
Financial Instruments	-	470,220	703,473	235,110	-	-	1,408,803
Other Liabilities	-	-	-	-	-	447,257	447,257
	3,421,401	4,107,197	8,066,407	5,377,507	843,549	821,082	22,637,143
<b>Net liabilities gap</b>	<b>705,404</b>	<b>(1,373,843)</b>	<b>(4,623,364)</b>	<b>1,033,598</b>	<b>4,266,726</b>	<b>51,016</b>	
<b>Commitments</b>							
Direct credit substitutes	-	10,025	2,957	400	218,442	1,500	233,324
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	16,404	20,224	65,231	-	149,323	-	251,182
Other Commitments	-	184,891	672,331	756,373	67,233	-	1,680,828
	16,404	215,140	740,519	756,773	434,998	1,500	2,165,334

## Financial Information Disclosures as of 31 DECEMBER 2023

### VII. Disclosure of Remuneration

Pursuant to section 3 of CG-5 Guideline on a Sound Remuneration System issued by the HKMA, the following disclosures are made :

a) The design and implementation of the remuneration systems:

KEB Hana Bank Hong Kong branch, an overseas-incorporated AI, that is a branch of KEB Hana Bank South Korea, adopts its head office's remuneration policy and system to perform its local operations. The remuneration policy and system is coverage of domestic offices, overseas branches and local subsidiaries.

The key characteristic of the Remuneration policy is to align performance to remuneration, in providing information about the linkage between performance and remuneration, the followings should be included:

- 1) Key performance measure indicators on the entire bank or key business units.
- 2) Key performance measure indicators on individuals.
- 3) Ways to align the performances of the entire bank and the individual to the individual remuneration level.
- 4) Ways to align to further adjust the remuneration level when the performance targets are not achieved.

The Remuneration Committee of Head Office shall ensure that the performance remuneration system of the bank is aligned with the bank's business and strategic plans considering the bank's financial status and risks. The performance remuneration system at Risk management and Compliance departments is independent, because for risk management and compliance functions, Head Office determines the remuneration size in consideration of individual performance in terms of risk management and/or compliance, qualitative measure and the bank-wide performance (BIS ratio, Net Income, etc.) instead of linking it with performance of other departments that are subject to risk management and other compliance activities.

In order to achieve the remuneration that is proportionate to the individual's responsibilities and performance. The Remuneration Committee reviews the performance of management and directors over the past fiscal year and adjusts the remuneration level adequately in according with the level of performance of achievement.

b) The aggregate quantitative information on remuneration for senior management and key personnel (Note 1) of Hong Kong Branch of year 2023 is as follows:

As of 31 December 2023

(Unit: HKD)

<b>Senior management</b>		
Total value of remuneration awards for the current year	<b>Non-deferred</b>	<b>Deferred</b>
<b>Fixed remuneration</b>	<b>4,115,519</b>	-
. Cash-based	4,115,519	-
. Shares and share-linked instruments	-	-
. Other	-	-
<b>Variable remuneration</b>	-	-
. Cash-based	-	-
. Shares and share-linked instruments	-	-
. Other	-	-

Note 1 : As defined in CG-5 Guideline on a Sound Remuneration System issued by the HKMA, senior management are those who are responsible for oversight of either the Bank's company-wide strategy or activities or those of the Bank's main business lines. Key Personnel and individual employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Bank.



## Financial Information Disclosures as of 31 DECEMBER 2023

### Section B - Bank information : ( consolidated basis )

*The following table shows the consolidated capital adequacy ratio and the amount of shareholders' funds of Hana Financial*

*Group. The basis of preparation for the Financial Statement Year 2023 is in accordance with the Korean-International Financial Standard.*

<b>I. Capital and capital adequacy</b>	<b>31/12/2023</b>	<b>30/6/2023</b>
	<b>HKD'000</b>	<b>HKD'000</b>
(i) Capital Adequacy Ratio	15.65%	15.22%
(ii) Total share capital	9,094,589	8,960,494
(iii) Total amount of shareholder funds	243,639,241	234,250,366
 <b>II. Other financial information</b>	 <b>31/12/2023</b>	 <b>30/6/2023</b>
	<b>HKD'000</b>	<b>HKD'000</b>
(i) Total assets	3,587,430,442	3,543,657,627
(ii) Total liabilities	3,343,785,142	3,309,407,262
(iii) Total loans and advances	2,311,237,300	2,202,556,375
(iv) Total deposits	2,253,143,419	2,163,902,677
	<b>31/12/2023</b>	<b>31/12/2022</b>
	<b>HKD'000</b>	<b>HKD'000</b>
Pre-tax profit	28,625,233	31,029,194

## **Statement of compliance**

This is to certify that the financial disclosure statement of the KEB Hana Bank ,  
Hong Kong Branch ("the Branch") as of 31 December 2023 fully complies with  
the Banking (Disclosure) Rules.

The information contained in the statement is not false or misleading in any  
material respect.

*For and on behalf of*  
**KEB Hana Bank**  
(Incorporated in Republic of Korea with limited liability)  
  
.....  
*Authorized Signature*

Chief Executive  
20 February 2024

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**A部 - 分行資料**

**I部: 損益計算表**

	31/12/2023	31/12/2022
	港元 '000	港元 '000
利息收入	1,161,140	654,847
利息支出	947,466	392,970
淨利息收入	213,674	261,877
其他營業收入		
服務費及佣金收入	112,533	104,662
服務費及佣金支出	(15,783)	(9,419)
-服務費及佣金收入淨額	96,750	95,243
衍生工具及外匯收益減虧損	7,277	12,842
-其他投資收入	30,199	10,529
-其他收入	4	-
淨非利息收入	134,230	118,614
營業收入	347,904	380,491
營運支出	(52,242)	(51,981)
營業溢利	295,662	328,510
減值損失及為已減值貸款及應收款項而提撥的準備金		
-集體準備金	11,916	2,305
-特定準備金	(107,576)	(1,244)
-其他準備金	360	(6,039)
已減值貸款準備金/回撥後之溢利	(95,300)	(4,978)
來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
除稅前溢利	390,962	333,488
稅項	64,167	44,686
除稅後溢利	326,795	288,802

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**II. 資產負債表**

	31/12/2023	30/6/2023
資產	港元 '000	港元 '000
現金及銀行結餘 (不包括存放機構的海外辦事處金額)	948,589	1,457,804
在其他銀行及金融機構並於1個月到12月內到期的存款	381,680	270,376
在其他銀行及金融機構並於1年以上到期的存款 (不包括存放機構的海外辦事處金額)	58,109	33,574
存放機構的海外辦事處金額	2,549,860	1,636,912
貿易票據	3,826,613	4,136,253
持有的存款證	-	-
持有供買賣用途的證券	-	-
貸款及其他帳目		
-客戶貸款	11,452,269	12,292,617
-給予銀行及其他金融機構的貸款		
-應計利息及其他帳目	221,661	270,162
為已減值貸款及應收款項而提撥並構成 該機構的下述準備金的準備金		
-予客戶的集體準備金	(38,702)	(41,496)
-予客戶的特定準備金	(11,572)	(16,303)
-其他準備金	(2,373)	(1,738)
投資證券	2,108,333	2,314,299
其他投資	367,774	284,683
物業、工業裝置及設備以及投資物業	-	-
<b>總資產</b>	<b>21,862,241</b>	<b>22,637,143</b>
<b>負債</b>		
尚欠銀行存款及結餘	1,368,499	2,873,039
(不包括存放機構的海外辦事處金額)		
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	90,170	148,693
-儲蓄存款	3,584,817	3,125,420
-定期存款及通知存款	5,140,667	2,908,642
結欠機構的海外辦事處金額	8,815,654	6,182,755
已發行存款證	9,890,916	11,584,657
已發行債券	1,055,363	1,408,803
其他負債	-	-
其他負債	731,809	587,889
準備金	-	-
<b>總負債</b>	<b>21,862,241</b>	<b>22,637,143</b>

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**III: 其他資產負債表資料**

**1. 貸款及其他帳目**

	31/12/2023	30/6/2023
	港元 '000	港元 '000
客戶貸款	11,452,269	12,292,617
扣除屬一般性質的集體準備金	(37,179)	(40,354)
扣除屬特殊性質的特定準備金	(11,572)	(16,303)
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	221,661	270,162
	<u>11,625,179</u>	<u>12,506,122</u>

**2. 已減值貸款總額**

	31/12/2023	30/6/2023
	港元 '000	港元 '000
不履行貸款總額	53,906	111,090
該等貸款佔客戶貸款總額的百分比	0.471%	0.904%
有關該等貸款的暫記帳利息數額	-	-
就該等貸款撥出的特定準備金數額	11,572	16,303
就該等貸款持有抵押品之金額	-	36,560

於二零二三年十二月三十一日及二零二三年六月三十日,本行並未有貸予銀行同業及其他金融機構之款項中存有關於該等貸款為已減值貸款總額及特殊準備金之數額。

**3. 過期及重定還款之資產**

	31/12/2023			30/6/2023		
	港元 '000	該等貸款佔 客戶貸款總 額的百分比	特定準備金數 額	港元 '000	該等貸款佔客戶 貸款總額的百分 比	特定準備金 數額
<b>a. 對客戶之過期貸款</b>						
已過期之客戶貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期客戶貸款額	-	-	-	-	-	-
<b>就上述有抵押品覆蓋的客戶貸款之抵押 品市值</b>						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-

**披露財務資料方案**  
(二零二三年十二月三十一日)

**III: 其他資產負債表資料**

**3. 過期及重定還款之資產(續)**

	31/12/2023			30/6/2023		
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百份 比	特定準備金 數額
<b>b. 對銀行之過期貸款</b>						
已過期之銀行貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期銀行貸款額	-	-	-	-	-	-
 就上述有抵押品覆蓋的對銀行之過期貸款之抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-
	-	-	-	-	-	-

於二零二三年十二月三十一日及二零二三年六月三十日,本行並未有貸予銀行同業及其他金融機構之款項中,過期一個月以上及重定還款期之貸款。

	31/12/2023			30/6/2023		
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百份 比	特定準備金 數額
<b>c. 其他過期貸款</b>						
其他過期貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
其他過期貸款總額	-	-	-	-	-	-
 就上述有抵押品覆蓋的其他過期貸款之抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-
	-	-	-	-	-	-

其他過期貸款指貸易票據和應收帳款。

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**III: 其他資產負債表資料**

**3. 過期及重定還款之資產(續)**

**d. 重定還款期之貸款**

	31/12/2023		30/6/2023	
	港元 '000	該等貸款佔客戶 貸款總額的百份 比	港元 '000	該等貸款佔 客戶貸款總 額的百份比
重定還款期之客戶貸款	53,906	0.471%	111,090	0.904%

	31/12/2023		30/6/2023	
	港元 '000	該等貸款佔銀行 貸款總額的百份 比	港元 '000	該等貸款佔 銀行貸款總 額的百份比
重定還款期之銀行貸款	-	0.000%	-	0.000%

**4. 經收回資產**

	31/12/2023	30/6/2023
	港元 '000	港元 '000
經收回資產之市值	-	-

於二零二三年十二月三十一日及二零二三年六月三十日, 本行並無經收回資產。

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**III: 其他資產負債表資料**

**5. 客戶貸款按照下列行業類別細分**

	31/12/2023	30/6/2023
	港元 '000	港元 '000
<b>在香港使用的貸款</b>		
<b>工業, 商業及金融</b>		
- 物業發展	-	-
- 物業投資	-	-
- 金融投資	1,984,375	1,990,598
- 股票經紀	-	-
- 批發及零售業	725,609	806,990
- 製造業	-	-
- 運輸及運輸設備	91,146	96,656
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	-
	<u>2,801,130</u>	<u>2,894,244</u>
<b>個人</b>		
- 個人購買"居者有其屋"計劃及"私人參建居屋計劃"		
樓宇的貸款及"租者置其屋計劃"樓宇之貸款	-	-
- 購買其他住宅物業的貸款	-	-
- 信用咭貸款	-	-
- 其他	-	-
<b>在香港使用的貸款額</b>	<u>2,801,130</u>	<u>2,894,244</u>
就以上持有抵押品之金額	2,242,287	2,610,381
<b>貿易融資</b>	<u>14,623</u>	<u>62,159</u>
就以上持有抵押品之金額	14,623	8,239
<b>在香港以外使用的貸款</b>	<u>8,636,516</u>	<u>9,336,214</u>
就以上持有抵押品之金額	2,762,407	3,197,609
<b>總客戶貸款</b>	<u>11,452,269</u>	<u>12,292,617</u>



**披露財務資料方案**  
(二零二三年十二月三十一日)

**III: 其他資產負債表資料**

**6. 客戶貸款及過期貸款- 地域分類**

以下地理分類之客戶貸款,過期貸款及已減值貸款及放款乃按交易對手所在地作分類。

		31/12/2023	(港元 '000)
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	3,416,369	-	-
中國	995,287	-	-
香港	3,772,003	-	53,906
越南	1,796,301	-	-
巴拿馬	169,922	-	-
其他	1,302,387	-	-
總額	11,452,269	-	53,906

		30/6/2023	(港元 '000)
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	3,768,782	-	-
中國	891,674	-	-
香港	3,994,021	-	54,075
越南	2,256,422	-	57,015
巴拿馬	182,210	-	-
其他	1,199,508	-	-
總額	12,292,617	-	111,090

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**III: 其他資產負債表資料**

**7. 國際債權**

國際債權是在顧及轉移風險因素後,按照交易對手所在地區的風險承擔。

交易對手地區 / 管轄區域	31/12/2023				(百萬港元)
	銀行	公營單位	非銀行金融 機構	非金融私人機 構	總計
1. 國際組織	-	234	-	-	234
2. 發展國家	766	954	-	840	2,560
3. 離岸中心	-	-	-	722	722
- 香港	-	-	-	277	277
4. 發展中亞太地區	6,964	1	304	10,955	18,224
- 中國	201	-	-	3,194	3,395
- 南韓	6,565	1	304	7,442	14,312
5. 其他發展中國家	156	-	-	-	156
<b>Total</b>	<b>7,886</b>	<b>1,189</b>	<b>304</b>	<b>12,517</b>	<b>21,896</b>

交易對手地區 / 管轄區域	30/6/2023				(百萬港元)
	銀行	公營單位	非銀行金融 機構	非金融私人機 構	總計
1. 國際組織	-	389	-	-	389
2. 發展國家	1,334	1,027	-	641	3,002
3. 離岸中心	99	-	-	701	800
- 香港	99	-	-	247	346
4. 發展中亞太地區	6,240	95	-	11,935	18,270
- 中國	57	-	-	3,084	3,141
- 南韓	6,150	95	-	8,338	14,583
5. 其他發展中國家	157	-	-	-	157
<b>Total</b>	<b>7830</b>	<b>1,511</b>	<b>-</b>	<b>13,277</b>	<b>22,618</b>

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**III: 其他資產負債表資料**

**8. 對非銀行中資機構的風險額**

以下為本分行於二零二三年十二月三十一及二零二三年六月三十日，對非銀行中資機構的風險額。

風險類別	31/12/2023		(港元 '000)
	資產負債表 內的風險額	資產負債表外 的風險額	總計
(1)中央政府或中央政府持有的企業、其子公司、及其合資企業	-	-	-
(2)地方政府或地方政府持有的企業、其子公司、及其合資企業	439,554	-	439,554
(3)居住於中國內地的中國公民或其他於中國內地註冊的企業、其子公司、及其合資企業	928,466	-	928,466
(4)其他中央政府企業未有在第一項中報告	-	-	-
(5)其他地方政府企業未有在第二項中報告	-	-	-
(6)居住於中國境外的中國公民或在中國境外註冊的企業而獲批貸款用於中國內地	884,198	-	884,198
(7)其他交易對手而申報機構視該風險為中國內地非銀行風險	2,037,573	-	2,037,573
<b>總額</b>	<b>4,289,791</b>	<b>-</b>	<b>4,289,791</b>
已扣減準備金的資產總額	21,862,241		
資產負債表內的風險額佔總資產百分比	19.62%		

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

風險類別	30/6/2023		(港元 '000)
	資產負債表 內的風險額	資產負債表外 的風險額	總計
(1)中央政府或中央政府持有的企業、其子公司、及其合資企業	-	-	-
(2)地方政府或地方政府持有的企業、其子公司、及其合資企業	433,304	-	433,304
(3)居住於中國內地的中國公民或其他於中國內地註冊的企業、其子公司、及其合資企業	824,438	-	824,438
(4)其他中央政府企業未有在第一項中報告	-	-	-
(5)其他地方政府企業未有在第二項中報告	-	-	-
(6)居住於中國境外的中國公民或在中國境外註冊的企業而獲批貸款用於中國內地	1,043,204	-	1,043,204
(7)其他交易對手而申報機構視該風險為中國內地非銀行風險	1,964,938	-	1,964,938
總額	4,265,884	-	4,265,884
已扣減準備金的資產總額	22,637,143		
資產負債表內的風險額佔總資產百分比	18.84%		

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**III: 其他資產負債表資料**

**9. 貨幣風險**

以下為本分行於二零二三年十二月三十一日及二零二三年六月三十日,所持有非港元貨幣風險。

	31/12/2023		(百萬港元)	
	美元	歐元	其他	合計
現貨資產	19,626	861	1,218	21,705
現貨負債	(19,640)	(850)	(1,225)	(21,715)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(14)	11	(7)	(10)
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

	30/6/2023		(百萬港元)	
	美元	歐元	其他	合計
現貨資產	20,722	703	995	22,420
現貨負債	(20,742)	(700)	(994)	(22,436)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(20)	3	1	(16)
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

**披露財務資料方案**  
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**IV. 資產負債表以外項目**

	<u>31/12/2023</u>	<u>30/6/2023</u>
	港元 '000	港元 '000
<b>或然負債及承擔</b>		
-直接信貸替代項目	431,671	233,324
-與交易有關的或然項目	-	-
-與貿易有關的或然項目	73,414	251,182
-票據發行及循環的包銷安排	-	-
-其他承擔	1,551,545	1,680,828
-其他	-	-
<b>衍生工具</b>		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	-	-
利率合約	2,407,388	2,591,188
其他	-	-
<b>公平價值</b>		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	-	-
利率合約	2,413,494	2,599,384
其他	-	-

**V. 流動資金**

	<u>31/12/2023</u>	<u>31/12/2022</u>
期間的平均流動性維持比率	63.32%	61.78%
<b>計算期間</b>	十月-十二月 2023	十月-十二月 2022

由2015年1月1日起生效之流動性維持比率是符合銀行業流動性條例根據香港銀行業條例所制定。  
平均流動性維持比率為計算期間每月平均流動性維持比率之平均數。

## 披露財務資料方案 (二零二三年十二月三十一日)

### **VI. 流動資金風險管理管治**

#### **流動資金風險管理**

流動資金管理指本行未能履行其現行合約及或然承擔的風險。就管理流動資金風險，本行已制定流動資金風險管理制度與總行制度一致，並經由本行管理層批准。該制度已於本行的資產負債管理政策中作文件記錄，會最少每年檢討一次，並與總行的流動資金管理一致。

以下為流動資金風險框架的關鍵元素：

#### **資產負債管理委員會**

Keb Hana Bank 香港分行每月舉行資產負債委員會會議監察主要流動資金風險政策，包括資金策略、流動資金壓力測試政策、應急融資計劃、流動資金情況與相關的指引。資產負債管理委員會的基本成員包括香港分行行政總裁、庫務部、各業務部、財務及風險管理部的代表。

#### **流動資金壓力測試：**

本分行定期執行流動資金壓力測試，以評估行業範圍內和本行特定危機對本行流動資金狀況的影響，並確保本行在各種不利的情況下有足夠流動資金。

本行的流動性壓力測試涵蓋融資假設情況變動影響和流動資產的市場價格。本行執行行業標準壓力測試，高級管理層審閱並在進行流動資金管理決策時納入相關測試結果，據此制定風險緩解和應變計劃。

#### **應急融資計劃**

Keb Hana Bank 香港分行具有應急融資計劃以管理流動資金危機並作出恰當管治。該計劃具體闡明了分析和應對實際和潛在流動性事件的方法，概述了有關管理和監控流動性事件的合適治理架構、有效的內外部溝通程序，並確定了在事件的不同階段所需考慮的潛在應對措施。

#### **融資多元化**

除了客戶存款為主要資金來源，本行通過零售市場、貨幣市場和資本市場以擴闊資金，並控制融資的多元化。本行亦維持高流動性、沒有負擔，且在受壓市場情況或本行特定事件下能隨時出售或抵押以獲得借款的資金池。

#### **監察與報告**

Keb Hana Bank 香港分行定期向管理層，資產負債管理委員會及總行匯報流動資金差距、流動性維持比率和內部壓力測試的結果，以作監察。

**披露財務資料方案**  
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**流動資金風險管理管治 (續)**

為完成上述目的，本行評估及預測現金承諾、與總行維持資金信貸，設定謹慎的限額以及確保能直接使用流動資產。

以下期限分析是根據報告期末至合約到期日的剩餘期限。

	31/12/2023						(港元 '000)
	即時償還	1個月內	1個月以上 但3個月內	3個月以上 但1年以內	1年以上 但5年內	5年以上	總額
<b>資產</b>							
現金	4,295	-	-	-	-	-	4,295
存放銀行同業	3,205,451	96,771	259,583	317,136	59,109	-	3,938,050
投資證券	2,108,333	-	-	-	-	-	2,108,333
貿易票據	79,987	1,126,900	1,863,098	804,687	-	-	3,874,672
客戶貸款及墊款	-	87,029	2,637,660	4,088,800	4,207,722	497,085	11,518,296
其他資產	11,575	-	-	-	-	459,668	471,243
	5,409,641	1,310,700	4,760,341	5,210,623	4,266,831	956,753	21,914,889
<b>負債</b>							
客戶存款	3,860,885	825,065	924,445	3,288,915	-	-	8,899,310
銀行同業存款	38,765	2,715,640	5,720,877	2,419,394	78,831	372,656	11,346,163
已發行存款證	-	320,313	735,050	-	-	-	1,055,363
其他負債	-	-	-	-	-	561,405	561,405
	3,899,650	3,861,018	7,380,372	5,708,309	78,831	934,061	21,862,241
<b>淨負債差距</b>	<b>1,509,991</b>	<b>(2,550,318)</b>	<b>(2,620,031)</b>	<b>(497,686)</b>	<b>4,188,000</b>	<b>22,692</b>	
<b>承擔</b>							
直接信貸替代項目	2,658	-	180,620	246,143	2,250	-	431,671
與交易有關的或有項目	-	-	-	-	-	-	-
與貿易有關的或有項目	30,439	22,492	20,483	-	-	-	73,414
其他承擔	-	170,670	620,618	698,195	62,062	-	1,551,545
	33,097	193,162	821,721	944,338	64,312	-	2,056,630

  

	30/6/2023						(港元 '000)
	即時償還	1個月內	1個月以上 但3個月內	3個月以上 但1年以內	1年以上 但5年內	5年以上	總額
<b>資產</b>							
現金	3,988	-	-	-	-	-	3,988
存放銀行同業	1,645,534	1,159,900	272,390	135,649	190,586	-	3,404,059
投資證券	2,314,298	-	-	-	-	-	2,314,298
貿易票據	94,920	908,683	2,106,869	1,076,804	-	-	4,187,276
客戶貸款及墊款	55,584	664,771	1,063,784	5,198,652	4,919,689	458,310	12,360,790
其他資產	12,481	-	-	-	-	413,788	426,269
	4,126,805	2,733,354	3,443,043	6,411,105	5,110,275	872,098	22,696,680
<b>負債</b>							
客戶存款	3,280,497	513,897	584,195	1,016,688	803,921	-	6,199,198
銀行同業存款	140,904	3,123,080	6,778,739	4,125,709	39,628	373,825	14,581,885
已發行存款證	-	470,220	703,473	235,110	-	-	1,408,803
其他負債	-	-	-	-	-	447,257	447,257
	3,421,401	4,107,197	8,066,407	5,377,507	843,549	821,082	22,637,143
<b>淨負債差距</b>	<b>705,404</b>	<b>(1,373,843)</b>	<b>(4,623,364)</b>	<b>1,033,598</b>	<b>4,266,726</b>	<b>51,016</b>	
<b>承擔</b>							
直接信貸替代項目	-	10,025	2,957	400	218,442	1,500	233,324
與交易有關的或有項目	-	-	-	-	-	-	-
與貿易有關的或有項目	16,404	20,224	65,231	-	149,323	-	251,182
其他承擔	-	184,891	672,331	756,373	67,233	-	1,680,828
	16,404	215,140	740,519	756,773	434,998	1,500	2,165,334



## 披露財務資料方案 (二零二三年十二月三十一日)

### VII. 薪酬制度披露：

以下披露是根據金管局頒佈的CG-5 [穩健的薪酬制度指引]第3條而作出：

#### a) 薪酬制度的設計和執行：

KEB Hana Bank Hong Kong 作為一間海外註冊而成立的認可機構,即是KEB Hana Bank的一間分行,採用其總公司已制定的薪酬政策去執行操作。而該薪酬政策和制度覆蓋國內辦事處,海外分行及當地子公司。

薪酬政策的要點是將績效和薪酬對齊,在提供績效和薪酬之間的聯繫的信息時,應包括下列各項：

- 1) 全行的關鍵績效測量指標或主要業務單位
- 2) 各人的關鍵績效測量指標
- 3) 使全行和個人的績效和個人的薪酬水平對齊的方法
- 4) 當表現未達標時,進一步調整薪酬水平的方法

總公司的薪酬委員需要保證,實施的銀行薪酬制度要與銀行的業務,和涉及銀行的財政狀況和風險等的策略保持一致。而在風險管理和合規部門中,薪酬系統的表現是獨立的,因為對風險管理和合規運作部門,總公司在定薪酬的定額時,會考慮個人在風險管理、執法、素質測量和全行業務(巴塞爾比率,純收入等)方面的表現,而不是把它跟其他要服從風險管理和執法活動的部門的表現聯繫一起。

為了達到個人責任和表現與薪酬成正比,薪酬委員會復審管理人員和董事在過去的財政年度的表現,並按其達標的程度去調整適當的薪酬水平。

#### b) 在2023年香港分行的高級管理層和關鍵人員 (注1) 的薪酬的合計資料如下

截止2023年12月31

(單位：港元 個位)

高級管理層		
現今財政年度薪酬獎勵之總值	非遞延性	遞延性
固定薪酬	4,115,519	-
現金收付	4,115,519	-
股票和股票掛鈎票據	-	-
其他	-	-
浮動薪酬	-	-
現金收付	-	-
股票和股票掛鈎票據	-	-
其他	-	-

附註 1: 如金管金管局頒佈的 CG-5 [穩健的薪酬制度指引]所界定的,高級管理層是指負責監督本銀行整體策略或活動或本銀行主要業務的人員。關鍵人員是指個人僱員,其於受僱期間的職責或活動包括預測主要風險或代表本銀行應對主要風險。

本文件為中文譯本。如中,英文本有歧義,概一切以英文本為準。

**披露財務資料方案**  
**(二零二三年十二月三十一日)**

**B 部 - 銀行資料 (綜合數字)**

**I. 資本及資本充足比率**

下表列示 Hana Financial Group 的綜合資本充足比率及股東資金總額。二零二三年業績的編製基準乃以韓國財務報告準則為依據。

<b>I. 資本及資本充足程度</b>	<b>31/12/2023</b>	<b>30/6/2023</b>
	<b>港元 '000</b>	<b>港元 '000</b>
(i) 資本充足比率	15.65%	15.22%
(ii) 總資本	9,094,589	8,960,494
(iii) 股東資金總額	243,639,241	234,250,366
<b>II. 其他財務資料</b>	<b>31/12/2023</b>	<b>30/6/2023</b>
	<b>港元 '000</b>	<b>港元 '000</b>
(i) 總資產	3,587,430,442	3,543,657,627
(ii) 總負債	3,343,785,142	3,309,407,262
(iii) 總貸款及放款	2,311,237,300	2,202,556,375
(iv) 總存款	2,253,143,419	2,163,902,677
<b>(V) 稅前盈利</b>	<b>31/12/2023</b>	<b>31/12/2022</b>
	<b>港元 '000</b>	<b>港元 '000</b>
	28,625,233	31,029,194

# 行政總裁遵從披露方案聲明

敬啟者：

就二零二三年度業績的披露,本行已完全遵照銀行業(披露)規則之各項建議。該報表所載的資料在任何要項上並非虛假或具誤導性。

  
*For and on behalf of*  
**KEB Hana Bank**  
(Incorporated in Republic of Korea with limited liability)

.....  
*Authorized Signature*

魯匡國謹啟

二零二四年二月二十日