

KEB Hana Bank Hong Kong Branch
(Incorporated in Republic of Korea with limited liability)
Key Financial Information Disclosure
as of 30 June 2021

Key Financial Information Disclosure as of 30 JUNE 2021

Section A - Branch Information

I. Profit and Loss information

	30/6/2021	30/6/2020
	HKD'000	HKD'000
Interest income	170,639	311,234
Interest expenses	45,219	186,500
Net interest income	125,420	124,734
Other operating income		
Commission income	55,866	57,620
Commission expenses	(4,695)	(4,936)
- Net fees and commission income	51,171	52,684
- Gains less losses from foreign exchange operations and trading in derivatives	4,039	6,487
- Income from investments	7,784	-
- Other Income	-	767
Net non-interest income	62,994	59,938
Total operating income	188,414	184,672
Operating expenses	(30,947)	(29,398)
Operating profit before provisions	157,467	155,274
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	(9,310)	8,532
- Specific provision	-	-
- Other provision	(115)	(330)
Operating profit after provisions	166,892	147,072
Gain less losses from disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	166,892	147,072
Taxation charge	32,398	34,592
Profit after taxation	134,494	112,480

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


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Key Financial Information Disclosure as of 30 JUNE 2021

II . Balance Sheet Information

	30/6/2021	31/12/2020
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	2,739,096	1,571,147
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	388,200	387,595
Amount due from overseas offices of the institution	1,362,386	1,340,566
Trade bills	4,551,162	3,948,065
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	13,325,472	14,885,094
-Advances to banks & other financial institutions		
-Accrued interest and other accounts	125,473	179,022
Provisions for impaired loans and receivables		
-collective provisions for customers	(129,196)	(136,833)
-specific provisions for customers	-	-
-other provisions	(7,369)	(7,415)
Investment securities	2,157,885	2,310,236
Other investments	-	-
Property , plant and equipment and investment properties	-	-
Total assets	24,513,109	24,477,477
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	1,980,372	3,399,250
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	274,159	160,444
- Savings deposits	3,280,770	2,385,210
- Time, call and notice deposits	4,325,073	1,831,280
Amount due to overseas offices of the institution	12,471,543	14,042,872
Certificates of deposit issued	1,810,495	2,112,393
Issued debt securities	-	-
Other liabilities	370,697	546,028
Provisions	-	-
Total liabilities	24,513,109	24,477,477

Key Financial Information Disclosure as of 30 JUNE 2021

III. Additional balance sheet information

1. Advances and other accounts

	30/6/2021	31/12/2020
	HKD'000	HKD'000
Advances to customers	13,325,472	14,885,094
Less : Collective provision for bad and doubtful debts	(127,066)	(134,744)
Less : Specific provision for bad and doubtful debts	-	-
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	125,473	179,022
	<u>13,323,879</u>	<u>14,929,372</u>

2. Impaired Loans

	30/6/2021	31/12/2020
	HKD'000	HKD'000
Gross advances to customers	-	-
As percentage of total advances to customers	-	-
Suspended interest	-	-
Specific provision against such advances	-	-
Value of collateral against such advances	-	-

There were no advances and impaired loans to banks and other financial institutions as at 30 June 2021 and 31 December 2020 nor were there any specific provisions made related on these two days.

3. Overdue And Rescheduled Assets

	30/6/2021			31/12/2020		
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	-	-	-	-	-	-
 Current market value of collateral held against secured overdue advances to customers						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-

Key Financial Information Disclosure as of 30 JUNE 2021

III. Additional balance sheet information

3. Overdue And Rescheduled Assets (Continued)

	30/6/2021			31/12/2020		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
b. Overdue advances to banks						
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	-	-	-	-	-	-
 Current market value of collateral held against secured overdue advances to banks						
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 30 June 2021 and 31 December 2020 nor were there any rescheduled advances to banks and other financial institutions on these two days.

	30/6/2021			31/12/2020		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
c. Other overdue assets						
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	-	-	-	-	-	-
 Current market value of collateral held against other secured overdue assets						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	-	-	-	-	-	-

Other assets refer to trade bills and receivables.

Key Financial Information Disclosure as of 30 JUNE 2021

III. Additional balance sheet information

d. Rescheduled advances

	30/6/2021		31/12/2020	
Rescheduled advances to customers	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
	-	0.000%	-	0.000%

	30/6/2021		31/12/2020	
Rescheduled advances to banks	HKD'000	% of total advances to banks	HKD'000	% of total advances to banks
	-	0.000%	-	0.000%

4. Repossessed Assets

	30/6/2021	31/12/2020
	HKD'000	HKD'000
Market value of repossessed assets	-	-

There were no repossessed assets as at 30 June 2021 and 31 December 2020.

Key Financial Information Disclosure as of 30 JUNE 2021

III. Additional balance sheet information

5. Advance to customers - by industry sectors	30/6/2021	31/12/2020
	HKD'000	HKD'000
Loans for use in Hong Kong to		
Industrial, commercial and financial		
-Property development	-	-
-Property investment	-	-
-Financial concerns	1,552,800	775,190
-Stockbrokers	-	-
-Wholesale and retail trade	1,919,597	1,832,382
-Manufacturing	-	-
-Transport and transport equipment	116,460	-
- Recreational activities	-	-
- Information Technology	-	-
-Others	-	-
	<u>3,588,857</u>	<u>2,607,572</u>
Individuals		
- 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	-	-
	-	-
Total loans for use in Hong Kong	<u>3,588,857</u>	<u>2,607,572</u>
of which covered by collateral	3,346,907	2,451,085
Trade finance	<u>143,573</u>	<u>311,328</u>
of which covered by collateral	133,288	129,716
Loans for use outside Hong Kong	<u>9,593,042</u>	<u>11,966,194</u>
of which covered by collateral	4,242,415	7,561,230
Total Advances to customers	<u>13,325,472</u>	<u>14,885,094</u>

Key Financial Information Disclosure as of 30 JUNE 2021

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	30/6/2021 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	3,116,489	-	-
China	1,418,745	-	-
Hong Kong	5,380,127	-	-
Vietnam	1,859,817	-	-
Panama	227,097	-	-
Others	1,323,197	-	-
Total	13,325,472	-	-

Countries	Gross amount to customers	31/12/2020 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	2,247,455	-	-
China	3,352,079	-	-
Hong Kong	6,011,502	-	-
Vietnam	1,773,210	-	-
Panama	233,705	-	-
Others	1,267,143	-	-
Total	14,885,094	-	-

Key Financial Information Disclosure as of 30 JUNE 2021

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	Banks	30/6/2021		(HKD'Million)	
		Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	899	-	-	899
2. Developed countries	2,524	399	-	115	3,038
3. Offshore centres	156	-	-	707	863
<i>of which Hong Kong</i>	-	-	-	171	171
4. Developing Asia & Pacific	6,371	175	39	12,896	19,481
<i>of which China</i>	58	37	-	5,013	5,108
<i>of which South Korea</i>	6,235	138	39	7,166	13,578
5. Other Developing countries	155	-	-	-	155
Total	9206	1,473	39	13,718	24,436

Counterparty Country / Jurisdiction	Banks	31/12/2020		(HKD'Million)	
		Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	820	-	-	820
2. Developed countries	1,465	319	-	303	2,087
3. Offshore centres	157	-	-	434	591
<i>of which Hong Kong</i>	1	-	-	84	85
4. Developing Asia & Pacific	5,830	174	39	14,774	20,817
<i>of which China</i>	120	36	-	7,721	7,877
<i>of which South Korea</i>	5,618	138	39	6,335	12,130
5. Other Developing countries	157	-	-	-	157
Total	7,609	1,313	39	15,511	24,472

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III. Additional balance sheet information

8. Non-bank Mainland Exposures

The following is the Branch's advances to non-bank Mainland Exposures as at 30 June 2021 and 31 December 2020.

Types of Counterparties	30/6/2021		(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)	36,615	-	36,615
(2) Local governments, local government-owned entities and their subsidiaries and JVs	481,414	-	481,414
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	706,067	129,326	835,393
(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	1,654,964	-	1,654,964
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	2,879,060	129,326	3,008,386
Total assets after provision	24,513,109		
On-balance sheet exposures as percentage of total assets	11.74%		

Key Financial Information Disclosure as of 30 JUNE 2021

Types of Counterparties	31/12/2020		(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)	36,428	-	36,428
(2) Local governments, local government-owned entities and their subsidiaries and JVs	2,415,072	-	2,415,072
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	939,564	133,488	1,073,052
(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	1,822,991	3,876	1,826,867
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	5,214,055	137,364	5,351,419
Total assets after provision	24,477,477		
On-balance sheet exposures as percentage of total assets	21.30%		

Key Financial Information Disclosure as of 30 JUNE 2021

III. Additional balance sheet information

9. Currency Risk

The following is the Branch's foreign exposures as at 30 June 2021 and 31 December 2020.

	30/6/2021 (HKD'Million)			
	US dollar	Euro	Others	Total
Spot assets	21,407	2,108	604	24,119
Spot liabilities	(21,367)	(2,109)	(604)	(24,080)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	40	(1)	-	39
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

	31/12/2020 (HKD'Million)			
	US dollar	Euro	Others	Total
Spot assets	21,205	2,295	606	24,106
Spot liabilities	(21,177)	(2,274)	(607)	(24,058)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	28	21	(1)	48
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

Key Financial Information Disclosure as of 30 JUNE 2021

IV. Off-balance sheet exposures

	<u>30/6/2021</u> HKD'000	<u>31/12/2020</u> HKD'000
Contingent liabilities and commitments		
-Direct credit substitutes	132,606	133,080
-Transaction-related contingent items	-	-
-Trade-related contingencies	103,070	162,200
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,656,698	1,910,017
-Others	-	-
Derivatives		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)		-
-Interest rate contracts	3,237,122	3,392,488
-Others	-	-
Fair Value		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	3,311,182	3,400,916
-Others	-	-

V. Liquidity

	<u>30/6/2021</u>	<u>30/6/2020</u>
Average liquidity maintenance ratio for the period	50.26%	39.14%
Calculation period	Apr-Jun 2021	Apr-Jun 2020

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".

Key Financial Information Disclosure as of 30 JUNE 2021

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.

Key Financial Information Disclosure as of 30 JUNE 2021

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.

	30/6/2021						(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
Assets							
Cash	4,410	-	-	-	-	-	4,410
Due from banks	3,175,775	234,282	171,902	674,221	233,652	-	4,489,832
Debt Securities	2,157,885	-	-	-	-	-	2,157,885
Acceptance and bills of exchange	89,450	1,196,778	1,956,200	1,314,044	-	-	4,556,472
Loans and advances	61,067	623,237	1,275,464	3,696,186	6,531,177	1,169,085	13,356,216
Other Assets	10,446	-	-	-	-	74,413	84,859
	5,499,033	2,054,297	3,403,566	5,684,451	6,764,829	1,243,498	24,649,674
Liabilities							
Customer deposits	3,600,358	2,413,258	1,175,932	695,416	-	-	7,884,964
Due to Banks	476,634	2,874,566	5,567,808	4,786,230	388,214	370,343	14,463,795
Financial Instruments	-	277,117	646,605	886,773	-	-	1,810,495
Other Liabilities	-	-	-	-	-	353,855	353,855
	4,076,992	5,564,941	7,390,345	6,368,419	388,214	724,198	24,513,109
Net liabilities gap	1,422,041	(3,510,644)	(3,986,779)	(683,968)	6,376,615	519,300	
Commitments							
Direct credit substitutes	-	-	4,888	112,033	15,685	-	132,606
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	2,188	18,539	81,197	1,146	-	-	103,070
Other Commitments	-	182,237	662,679	745,514	66,268	-	1,656,698
	2,188	200,776	748,764	858,693	81,953	-	1,892,374
	31/12/2020						(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
Assets							
Cash	3,760	-	-	-	-	-	3,760
Due from banks	1,968,117	272,478	413,323	416,661	233,320	-	3,303,899
Debt Securities	2,310,236	-	-	-	-	-	2,310,236
Acceptance and bills of exchange	88,866	748,775	1,781,352	1,337,224	-	-	3,956,217
Loans and advances	504	652,764	2,581,978	2,620,148	7,935,602	1,121,655	14,912,651
Other Assets	14,044	-	-	-	-	120,918	134,962
	4,385,527	1,674,017	4,776,653	4,374,033	8,168,922	1,242,573	24,621,725
Liabilities							
Customer deposits	2,546,321	616,482	395,419	822,665	-	-	4,380,887
Due to Banks	380,300	2,940,750	6,921,302	6,849,486	-	369,766	17,461,604
Financial Instruments	-	286,045	667,439	1,158,909	-	-	2,112,393
Other Liabilities	-	196,478	-	-	-	326,115	522,593
	2,926,621	4,039,755	7,984,160	8,831,060	0	695,881	24,477,477
Net liabilities gap	1,458,906	(2,365,738)	(3,207,507)	(4,457,027)	8,168,922	546,692	
Commitments							
Direct credit substitutes	-	3,486	96,725	12,200	20,669	-	133,080
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	1,402	35,904	63,092	61,802	-	-	162,200
Other Commitments	-	210,102	764,007	859,507	76,401	-	1,910,017
	1,402	249,492	923,824	933,509	97,070	-	2,205,297

Key Financial Information Disclosure as of 30 JUNE 2021

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 Interim Financial Statement Year 2021 is in accordance with the Korean-International Financial Standard.

I. Capital and capital adequacy	30/6/2021	31/12/2020
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	16.60%	14.20%
(ii) Total share capital	10,313,065	10,694,487
(iii) Total amount of shareholder funds	228,563,915	225,147,096
 II. Other financial information	 30/6/2021	 31/12/2020
	HKD'000	HKD'000
(i) Total assets	3,351,244,715	3,279,687,817
(ii) Total liabilities	3,122,680,800	3,054,540,721
(iii) Total loans and advances	2,190,183,175	2,200,114,618
(iv) Total deposits	2,133,059,373	2,105,451,589
	 30/6/2021	 30/6/2020
	HKD'000	HKD'000
Pre-tax profit	16,895,976	12,124,651

Statement of compliance

This is to certify that the financial disclosure statement of the KEB Hana Bank ,
Hong Kong Branch ("the Branch") as of 30 June 2021 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)



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Authorized Signature

SEO Joong Gun

Chief Executive

1 September 2021

披露財務資料方案
(二零二一年六月三十日)

A 部 - 分行資料

I 部: 損益計算表

	30/6/2021	30/6/2020
	港元 '000	港元 '000
利息收入	170,639	311,234
利息支出	45,219	186,500
淨利息收入	125,420	124,734
其他營業收入		
服務費及佣金收入	55,866	57,620
服務費及佣金支出	(4,695)	(4,936)
-服務費及佣金收入淨額	51,171	52,684
衍生工具及外匯收益減虧損	4,039	6,487
-其他投資收入	7,784	-
-其他收入	-	767
淨非利息收入	62,994	59,938
營業收入	188,414	184,672
營運支出	(30,947)	(29,398)
營業溢利	157,467	155,274
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	(9,310)	8,532
-特定準備金	-	-
-其他準備金	(115)	(330)
已減值貸款準備金/回撥後之溢利	166,892	147,072
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	166,892	147,072
稅項	32,398	34,592
除稅後溢利	134,494	112,480

披露財務資料方案
(二零二一年六月三十日)

II. 資產負債表	30/6/2021	31/12/2020
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)	2,739,096	1,571,147
在其他銀行及金融機構並於1個月到12月內到期的存款 (不包括存放機構的海外辦事處金額)	388,200	387,595
存放機構的海外辦事處金額	1,362,386	1,340,566
貿易票據	4,551,162	3,948,065
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	13,325,472	14,885,094
-給予銀行及其他金融機構的貸款		
-應計利息及其他帳目	125,473	179,022
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	(129,196)	(136,833)
-予客戶的特定準備金	-	-
-其他準備金	(7,369)	(7,415)
投資證券	2,157,885	2,310,236
其他投資	-	-
物業、工業裝置及設備以及投資物業	-	-
總資產	24,513,109	24,477,477
負債		
尚欠銀行存款及結餘 (不包括存放機構的海外辦事處金額)	1,980,372	3,399,250
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	274,159	160,444
-儲蓄存款	3,280,770	2,385,210
-定期存款及通知存款	4,325,073	1,831,280
結欠機構的海外辦事處金額	12,471,543	14,042,872
已發行存款證	1,810,495	2,112,393
已發行債券	-	-
其他負債	370,697	546,028
準備金	-	-
總負債	24,513,109	24,477,477

披露財務資料方案
(二零二一年六月三十日)

III: 其他資產負債表資料

1. 貸款及其他帳目

	30/6/2021	31/12/2020
	港元 '000	港元 '000
客戶貸款	13,325,472	14,885,094
扣除屬一般性質的集體準備金	(127,066)	(134,744)
扣除屬特殊性質的特定準備金	-	-
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	125,473	179,022
	<u>13,323,879</u>	<u>14,929,372</u>

2. 已減值貸款總額

	30/6/2021	31/12/2020
	港元 '000	港元 '000
不履行貸款總額	-	-
該等貸款佔客戶貸款總額的百份比	-	-
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	-	-
就該等貸款持有抵押品之金額	-	-

於二零二一年六月三十日及二零二零年十二月三十一日,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

	30/6/2021			31/12/2020		
	港元 '000	該等貸款佔 客戶貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔客戶 貸款總額的百份 比	特定準備金 數額
a. 對客戶之過期貸款						
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	-	-	-	-	-	-
就上述有抵押品覆蓋的客戶貸款之抵押 品市值	-	-	-	-	-	-
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-

披露財務資料方案
(二零二一年六月三十日)

III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

	30/6/2021			31/12/2020		
	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. 對銀行之過期貸款						
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	-	-	-	-	-	-
總過期銀行貸款總額	-	-	-	-	-	-
 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	-	-	-	-	-	-

於二零二一年六月三十日及二零二零年十二月三十一日,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。

	30/6/2021			31/12/2020		
	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
c. 其他過期貸款						
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	-	-	-	-	-	-

其他過期貸款指貿易票據和應收帳款。

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(二零二一年六月三十日)

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

	30/6/2021		31/12/2020	
	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	-	0.000%	-	0.000%

	30/6/2021		31/12/2020	
	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%

	30/6/2021	31/12/2020
	港元 '000	港元 '000
4. 經收回資產	-	-
經收回資產之市值	-	-

於二零二一年六月三十日及二零二零年十二月三十一日, 本行並無經收回資產。

披露財務資料方案
(二零二一年六月三十日)

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

	30/6/2021	31/12/2020
	港元 '000	港元 '000
在香港使用的貸款		
工業, 商業及金融		
- 物業發展	-	-
- 物業投資	-	-
- 金融投資	1,552,800	775,190
- 股票經紀	-	-
- 批發及零售業	1,919,597	1,832,382
- 製造業	-	-
- 運輸及運輸設備	-	-
- 康樂活動	116,460	-
- 資訊科技	-	-
- 其他	-	-
	<u>3,588,857</u>	<u>2,607,572</u>
個人		
- 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	-	-
在香港使用的貸款額	<u>3,588,857</u>	<u>2,607,572</u>
就以上持有抵押品之金額	3,346,907	2,451,085
貿易融資	<u>143,573</u>	<u>311,328</u>
就以上持有抵押品之金額	133,288	129,716
在香港以外使用的貸款	<u>9,593,042</u>	<u>11,966,194</u>
就以上持有抵押品之金額	4,242,415	7,561,230
總客戶貸款	<u>13,325,472</u>	<u>14,885,094</u>

披露財務資料方案
(二零二一年六月三十日)

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。

		30/6/2021	(港元 '000)
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	3,116,489	-	-
中國	1,418,745	-	-
香港	5,380,127	-	-
越南	1,859,817	-	-
巴拿馬	227,097	-	-
其他	1,323,197	-	-
總額	13,325,472	-	-

		31/12/2020	(港元 '000)
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	2,247,455	-	-
中國	3,352,079	-	-
香港	6,011,502	-	-
越南	1,773,210	-	-
巴拿馬	233,705	-	-
其他	1,267,143	-	-
總額	14,885,094	-	-

披露財務資料方案
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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	30/6/2021				(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	-	899	-	-	899
2. 發展國家	2,524	399	-	115	3,038
3. 離岸中心	156	-	-	707	863
- 香港	-	-	-	171	171
4. 發展中亞太地區	6,371	175	39	12,896	19,481
- 中國	58	37	-	5,013	5,108
- 南韓	6,235	138	39	7,166	13,578
5. 其他發展中國家	155	-	-	-	155
Total	9,206	1,473	39	13,718	24,436

交易對手地區 / 管轄區域	31/12/2020				(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	-	820	-	-	820
2. 發展國家	1,465	319	-	303	2,087
3. 離岸中心	157	-	-	434	591
- 香港	1	-	-	84	85
4. 發展中亞太地區	5,830	174	39	14,774	20,817
- 中國	120	36	-	7,721	7,877
- 南韓	5,618	138	39	6,335	12,130
5. 其他發展中國家	157	-	-	-	157
Total	7,609	1,313	39	15,511	24,472

披露財務資料方案
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III: 其他資產負債表資料

8. 對非銀行中資機構的風險額

以下為本分行於二零二一年六月三十日及二零二零年十二月三十一日，對非銀行中資機構的風險額。

風險類別	30/6/2021		(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	36,615	-	36,615
(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	481,414	-	481,414
(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	706,067	129,326	835,393
(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	1,654,964	-	1,654,964
(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	-	-	-
總額	2,879,060	129,326	3,008,386
已扣減準備金的資產總額	24,513,109		
資產負債表內的風險額佔總資產百分比	11.74%		

披露財務資料方案
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風險類別	31/12/2020		(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	36,428	-	36,428
(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	2,415,072	-	2,415,072
(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	939,564	133,488	1,073,052
(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	1,822,991	3,876	1,826,867
(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	-	-	-
總額	5,214,055	137,364	5,351,419
已扣減準備金的資產總額	24,477,477		
資產負債表內的風險額佔總資產百分比	21.30%		

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III: 其他資產負債表資料

9. 貨幣風險

以下為本分行於二零二一年六月三十日及二零二零年十二月三十一日, 所持有非港元貨幣風險。

	30/6/2021		(百萬港元)	
	美元	歐元	其他	合計
現貨資產	21,407	2,108	604	24,119
現貨負債	(21,367)	(2,109)	(604)	(24,080)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	40	(1)	-	39
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

	31/12/2020		(百萬港元)	
	美元	歐元	其他	合計
現貨資產	21,205	2,295	606	24,106
現貨負債	(21,177)	(2,274)	(607)	(24,058)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	28	21	(1)	48
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

披露財務資料方案
(二零二一年六月三十日)

IV. 資產負債表以外項目

	<u>30/6/2021</u>	<u>31/12/2020</u>
	港元 '000	港元 '000
或然負債及承擔		
-直接信貸替代項目	132,606	133,080
-與交易有關的或然項目	-	-
-與貿易有關的或然項目	103,070	162,200
-票據發行及循環的包銷安排	-	-
-其他承擔	1,656,698	1,910,017
-其他	-	-
衍生工具		
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	3,237,122	3,392,488
其他	-	-
公平價值		
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	3,311,182	3,400,916
其他	-	-

V. 流動資金

	<u>30/6/2021</u>	<u>30/6/2020</u>
期間的平均流動性維持比率	50.26%	39.14%
計算期間	四月-六月 2021	四月-六月 2020

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 (二零二一年六月三十日)

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 and 內部壓力測試的結果，以作監察。

披露財務資料方案
(二零二一年六月三十日)

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。

		30/6/2021						(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	
資產								
現金	4,410	-	-	-	-	-	4,410	
存放銀行同業	3,175,775	234,282	171,902	674,221	233,652	-	4,489,832	
投資證券	2,157,885	-	-	-	-	-	2,157,885	
貿易票據	89,450	1,196,778	1,956,200	1,314,044	-	-	4,556,472	
客戶貸款及墊款	61,067	623,237	1,275,464	3,696,186	6,531,177	1,169,085	13,356,216	
其他資產	10,446	-	-	-	-	74,413	84,859	
	<u>5,499,033</u>	<u>2,054,297</u>	<u>3,403,566</u>	<u>5,684,451</u>	<u>6,764,829</u>	<u>1,243,498</u>	<u>24,649,674</u>	
負債								
客戶存款	3,600,358	2,413,258	1,175,932	695,416	-	-	7,884,964	
銀行同業存款	476,634	2,874,566	5,567,808	4,786,230	388,214	370,343	14,463,795	
已發行存款證	-	277,117	646,605	886,773	-	-	1,810,495	
其他負債	-	-	-	-	-	353,855	353,855	
	<u>4,076,992</u>	<u>5,564,941</u>	<u>7,390,345</u>	<u>6,368,419</u>	<u>388,214</u>	<u>724,198</u>	<u>24,513,109</u>	
淨負債差距	<u>1,422,041</u>	<u>(3,510,644)</u>	<u>(3,986,779)</u>	<u>(683,968)</u>	<u>6,376,615</u>	<u>519,300</u>		
承擔								
直接信貸替代項目	-	-	4,888	112,033	15,685	-	132,606	
與交易有關的或有項目	-	-	-	-	-	-	-	
與貿易有關的或有項目	2,188	18,539	81,197	1,146	-	-	103,070	
其他承擔	-	182,237	662,679	745,514	66,268	-	1,656,698	
	<u>2,188</u>	<u>200,776</u>	<u>748,764</u>	<u>858,693</u>	<u>81,953</u>	<u>-</u>	<u>1,892,374</u>	

		31/12/2020						(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	
資產								
現金	3,760	-	-	-	-	-	3,760	
存放銀行同業	1,968,117	272,478	413,323	416,661	233,320	-	3,303,899	
投資證券	2,310,236	-	-	-	-	-	2,310,236	
貿易票據	88,866	748,775	1,781,352	1,337,224	-	-	3,956,217	
客戶貸款及墊款	504	652,764	2,581,978	2,620,148	7,935,602	1,121,655	14,912,651	
其他資產	14,044	-	-	-	-	120,918	134,962	
	<u>4,385,527</u>	<u>1,674,017</u>	<u>4,776,653</u>	<u>4,374,033</u>	<u>8,168,922</u>	<u>1,242,573</u>	<u>24,621,725</u>	
負債								
客戶存款	2,546,321	616,482	395,419	822,665	-	-	4,380,887	
銀行同業存款	380,300	2,940,750	6,921,302	6,849,486	-	369,766	17,461,604	
已發行存款證	-	286,045	667,439	1,158,909	-	-	2,112,393	
其他負債	-	196,478	-	-	-	326,115	522,593	
	<u>2,926,621</u>	<u>4,039,755</u>	<u>7,984,160</u>	<u>8,831,060</u>	<u>0</u>	<u>695,881</u>	<u>24,477,477</u>	
淨負債差距	<u>1,458,906</u>	<u>(2,365,738)</u>	<u>(3,207,507)</u>	<u>(4,457,027)</u>	<u>8,168,922</u>	<u>546,692</u>		
承擔								
直接信貸替代項目	-	3,486	96,725	12,200	20,669	-	133,080	
與交易有關的或有項目	-	-	-	-	-	-	-	
與貿易有關的或有項目	1,402	35,904	63,092	61,802	-	-	162,200	
其他承擔	-	210,102	764,007	859,507	76,401	-	1,910,017	
	<u>1,402</u>	<u>249,492</u>	<u>923,824</u>	<u>933,509</u>	<u>97,070</u>	<u>-</u>	<u>2,205,297</u>	

披露財務資料方案
(二零二一年六月三十日)

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。二零二一年中期業績的編製基準乃以韓國財務報告準則為依據。

I. 資本及資本充足程度	30/6/2021	31/12/2020
	港元 '000	港元 '000
(i) 資本充足比率	16.60%	14.20%
(ii) 總資本	10,313,065	10,694,487
(iii) 股東資金總額	228,563,915	225,147,096

II. 其他財務資料

	30/6/2021	31/12/2020
	港元 '000	港元 '000
(i) 總資產	3,351,244,715	3,279,687,817
(ii) 總負債	3,122,680,800	3,054,540,721
(iii) 總貸款及放款	2,190,183,175	2,200,114,618
(iv) 總存款	2,133,059,373	2,105,451,589

(V) 稅前盈利

	30/6/2021	30/6/2020
	港元 '000	港元 '000
	16,895,976	12,124,651

行政總裁遵從披露方案聲明

敬啟者:

就二零二一年一度中期業績的披露, 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

SEO Joong Gun 啟

二零二一年九月一日