

KEB Hana Bank Hong Kong Branch
(Incorporated in Republic of Korea with limited liability)
Key Financial Information Disclosure
as of 30 June 2022

Key Financial Information Disclosure as of 30 JUNE 2022

Section A - Branch Information

I. Profit and Loss information

	30/6/2022	30/6/2021
	HKD'000	HKD'000
Interest income	221,980	170,639
Interest expenses	76,346	45,219
Net interest income	145,634	125,420
Other operating income		
Commission income	53,476	55,866
Commission expenses	(4,684)	(4,695)
- Net fees and commission income	48,792	51,171
- Gains less losses from foreign exchange operations and trading in derivatives	3,316	4,039
- Income from investments	-	7,784
- Other Income		
Net non-interest income	52,108	62,994
Total operating income	197,742	188,414
Operating expenses	(27,914)	(30,947)
Operating profit before provisions	169,828	157,467
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	1,192	(110,866)
- Specific provision	(415)	116,008
- Other provision	203	(115)
Operating profit after provisions	168,848	152,440
Gain less losses from disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	168,848	152,440
Taxation charge	22,567	32,398
Profit after taxation	146,281	120,042

THIS IS A CERTIFIED TRUE COPY
KEB Hana Bank
(Incorporated in Republic of Korea with limited liability)
Hong Kong Branch


.....
Authorized Signature

Key Financial Information Disclosure as of 30 JUNE 2022

II . Balance Sheet Information

	30/6/2022	31/12/2021
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	923,560	898,661
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	370,027	378,868
Amount due from overseas offices of the institution	801,250	1,228,506
Trade bills	6,755,038	5,352,376
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	15,015,589	13,995,808
-Advances to banks & other financial institutions		
-Accrued interest and other accounts	366,575	84,227
Provisions for impaired loans and receivables		
-collective provisions for customers	(30,822)	(29,562)
-specific provisions for customers	(115,486)	(115,184)
-other provisions	(8,325)	(7,517)
Investment securities	2,176,239	1,963,907
Other investments	-	-
Property , plant and equipment and investment properties	-	-
Total assets	26,253,645	23,750,090
 Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	3,496,431	1,741,878
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	167,220	202,693
- Savings deposits	3,116,632	3,391,425
- Time, call and notice deposits	2,777,394	2,302,915
Amount due to overseas offices of the institution	14,312,482	13,861,136
Certificates of deposit issued	1,966,118	1,792,953
Issued debt securities	-	-
Other liabilities	417,368	457,090
Provisions	-	-
Total liabilities	26,253,645	23,750,090

Key Financial Information Disclosure as of 30 JUNE 2022

III. Additional balance sheet information

1. Advances and other accounts

	30/6/2022	31/12/2021
	HKD'000	HKD'000
Advances to customers	15,015,589	13,995,808
Less : Collective provision for bad and doubtful debts	(29,240)	(28,164)
Less : Specific provision for bad and doubtful debts	(115,486)	(115,184)
Advances to banks and financial institutions		-
Accrued interest and other accounts	178,390	84,227
	<u>15,049,253</u>	<u>13,936,687</u>

2. Impaired Loans

	30/6/2022	31/12/2021
	HKD'000	HKD'000
Gross advances to customers	274,605	278,374
As percentage of total advances to customers	1.829%	1.989%
Suspended interest	-	-
Specific provision against such advances	115,486	115,184
Value of collateral against such advances	51,263	54,583

There were no advances and impaired loans to banks and other financial institutions as at 30, June 2022 and 31 December 2021 nor were there any specific provisions made related on these two days.

3. Overdue And Rescheduled Assets

	30/6/2022			31/12/2021		
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 2022

III. Additional balance sheet information

3. Overdue And Rescheduled Assets (Continued)

	30/6/2022			31/12/2021		
	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 2022 and 31 December 2021 nor were there any rescheduled advances to banks and other financial institutions on these two days.

	30/6/2022			31/12/2021		
	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 2022

III. Additional balance sheet information

d. Rescheduled advances

	30/6/2022		31/12/2021	
Rescheduled advances to customers	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
	274,605	1.829%	278,374	1.989%

	30/6/2022		31/12/2021	
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

	30/6/2022	31/12/2021
	HKD'000	HKD'000
Market value of repossessed assets	-	-

There were no repossessed assets as at 30 June 2022 and 31 December 2021.

Key Financial Information Disclosure as of 30 JUNE 2022

III. Additional balance sheet information

5. Advance to customers - by industry sectors

	30/6/2022	31/12/2021
	HKD'000	HKD'000
Loans for use in Hong Kong to		
Industrial, commercial and financial		
-Property development	-	-
-Property investment	-	-
-Financial concerns	2,328,858	1,807,330
-Stockbrokers	-	-
-Wholesale and retail trade	1,997,880	1,706,442
-Manufacturing	-	-
-Transport and transport equipment	107,272	111,804
- Recreational activities	-	-
- Information Technology	-	-
-Others	-	-
	4,434,010	3,625,576
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	4,434,010	3,625,576
of which covered by collateral	3,870,662	3,218,297
Trade finance	124,793	15,602
of which covered by collateral	-	716
Loans for use outside Hong Kong	10,456,786	10,354,630
of which covered by collateral	3,499,681	3,890,730
Total Advances to customers	15,015,589	13,995,808

Key Financial Information Disclosure as of 30 JUNE 2022

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	30/6/2022 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	4,618,207	-	-
China	1,289,491	-	141,286
Hong Kong	5,537,599	-	54,159
Vietnam	2,049,128	-	79,160
Panama	206,042	-	-
Others	1,315,122	-	-
Total	15,015,589	-	274,605

Countries	Gross amount to customers	31/12/2021 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	4,211,438	-	-
China	1,328,636	-	140,405
Hong Kong	4,867,191	-	53,822
Vietnam	1,972,419	-	84,147
Panama	216,458	-	-
Others	1,399,666	-	-
Total	13,995,808	-	278,374

Key Financial Information Disclosure as of 30 JUNE 2022

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	30/6/2022				(HKD'Million)
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	876	-	-	876
2. Developed countries	625	542	-	487	1,654
3. Offshore centres	161	-	-	638	799
<i>of which Hong Kong</i>	3	-	-	164	167
4. Developing Asia & Pacific	7,982	97	-	14,717	22,796
<i>of which China</i>	237	-	-	4,681	4,918
<i>of which South Korea</i>	7,689	97	-	9,352	17,138
5. Other Developing countries	157	-	-	-	157
Total	8925	1,515	-	15,842	26,282

Counterparty Country / Jurisdiction	31/12/2021				(HKD'Million)
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	1,127	-	-	1,127
2. Developed countries	577	480	-	317	1,374
3. Offshore centres	157	-	-	632	789
<i>of which Hong Kong</i>	1	-	-	134	135
4. Developing Asia & Pacific	6,957	96	-	13,184	20,237
<i>of which China</i>	153	-	-	4,349	4,502
<i>of which South Korea</i>	6,736	96	-	8,207	15,039
5. Other Developing countries	156	-	-	-	156
Total	7,847	1,703	-	14,133	23,683

Key Financial Information Disclosure as of 30 JUNE 2022

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 2022 and 31 December 2021.

Types of Counterparties	30/6/2022		(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	469,168		469,168
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,935,870	115,630	2,051,500
(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	980,970		980,970
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures			
Total	3,386,008	115,630	3,501,638
Total assets after provision	26,253,645		
On-balance sheet exposures as percentage of total assets	12.90%		

Key Financial Information Disclosure as of 30 JUNE 2022

Types of Counterparties	31/12/2021		(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)	-	-	-
(2) Local governments, local government-owned entities and their subsidiaries and JVs	491,401	-	491,401
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	2,053,398	124,531	2,177,929
(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	1,273,523	-	1,273,523
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	3,818,322	124,531	3,942,853
Total assets after provision	23,750,090		
On-balance sheet exposures as percentage of total assets	16.08%		

Key Financial Information Disclosure as of 30 JUNE 2022

III. Additional balance sheet information

9. Currency Risk

The following is the Branch's foreign exposures as at 30 June 2022 and 31 December 2021.

	30/6/2022 (HKD'Million)			
	US dollar	Euro	Others	Total
Spot assets	23,518	1,876	607	26,001
Spot liabilities	(23,535)	(1,872)	(618)	(26,025)
Forward purchases				
Forward sales				
Net options position				
Net long (short) position	(17)	4	(11)	(24)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

	31/12/2021 (HKD'Million)			
	US dollar	Euro	Others	Total
Spot assets	20,445	2,276	715	23,436
Spot liabilities	(20,393)	(2,271)	(715)	(23,379)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	52	5	-	57
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

Key Financial Information Disclosure as of 30 JUNE 2022

IV. Off-balance sheet exposures

	<u>30/6/2022</u> HKD'000	<u>31/12/2021</u> HKD'000
Contingent liabilities and commitments		
-Direct credit substitutes	133,081	131,833
-Transaction-related contingent items	-	-
-Trade-related contingencies	69,368	59,858
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	2,436,157	2,551,455
-Others	-	-
Derivatives		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)		-
-Interest rate contracts	2,939,573	3,088,136
-Others	-	-
Fair Value		
-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	2,939,673	3,112,924
-Others	-	-

V. Liquidity	<u>30/6/2022</u>	<u>30/6/2021</u>
Average liquidity maintenance ratio for the period	50.27%	50.25%
Calculation period	Apr-Jun 2022	Apr-Jun 2021

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 2022

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 2022

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.

	30/6/2022						(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	3,939	-	-	-	-	-	3,939
Due from banks	1,115,154	318,343	16,317	431,575	213,192	-	2,094,581
Debt Securities	2,176,239	-	-	-	-	-	2,176,239
Acceptance and bills of exchange	95,308	1,393,615	3,102,636	2,185,262	-	-	6,776,821
Loans and advances	55,109	710,643	1,266,516	5,540,814	6,621,728	866,726	15,061,536
Other Assets	9,801	-	-	-	-	285,361	295,162
	3,455,550	2,422,601	4,385,469	8,157,651	6,834,920	1,152,087	26,408,278
Liabilities							
Customer deposits	3,291,918	1,103,980	684,790	983,840	-	-	6,064,528
Due to Banks	50,224	3,649,061	6,424,531	7,115,947	235,511	374,407	17,849,681
Financial Instruments	-	392,460	1,245,813	327,845	-	-	1,966,118
Other Liabilities	-	-	-	-	-	373,318	373,318
	3,342,142	5,145,501	8,355,134	8,427,632	235,511	747,725	26,253,645
Net liabilities gap	113,408	(2,722,900)	(3,969,665)	(269,981)	6,599,409	404,362	
Commitments							
Direct credit substitutes	1,576	-	4,940	126,566	-	-	133,082
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	11,462	23,085	34,821	-	-	-	69,368
Other Commitments	-	267,978	974,463	1,096,270	97,446	-	2,436,157
	13,038	291,063	1,014,224	1,222,836	97,446	-	2,638,607
	31/12/2021						(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	3,367	-	-	-	-	-	3,367
Due from banks	995,726	472,486	338,504	475,463	223,027	-	2,505,206
Debt Securities	1,963,907	-	-	-	-	-	1,963,907
Acceptance and bills of exchange	63,991	805,373	2,000,985	2,489,615	-	-	5,359,964
Loans and advances	3,906	311,721	493,097	5,435,225	6,855,189	922,738	14,021,876
Other Assets	8,335	-	-	-	-	39,698	48,033
	3,039,232	1,589,580	2,832,586	8,400,303	7,078,216	962,436	23,902,353
Liabilities							
Customer deposits	3,658,696	1,494,744	188,303	556,166	-	-	5,897,909
Due to Banks	131,858	2,394,702	5,924,496	6,476,990	312,041	372,074	15,612,161
Financial Instruments	-	-	945,054	847,899	-	-	1,792,953
Other Liabilities	-	-	-	-	-	447,067	447,067
	3,790,554	3,889,446	7,057,853	7,881,055	312,041	819,141	23,750,090
Net liabilities gap	(751,322)	(2,299,866)	(4,225,267)	519,248	6,766,175	143,295	
Commitments							
Direct credit substitutes	-	600	101,863	28,505	865	-	131,833
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	13,068	2,344	29,527	14,919	-	-	59,858
Other Commitments	-	280,660	1,020,582	1,148,155	102,058	-	2,551,455
	13,068	283,604	1,151,972	1,191,579	102,923	-	2,743,146

Key Financial Information Disclosure as of 30 JUNE 2022

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 2022 is in accordance with the Korean-International Financial Standard.

I. Capital and capital adequacy	30/6/2022	31/12/2021
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	15.86%	16.29%
(ii) Total share capital	9,112,576	9,876,213
(iii) Total amount of shareholder funds	221,773,746	233,574,736
 II. Other financial information	 30/6/2022	 31/12/2021
	HKD'000	HKD'000
(i) Total assets	3,342,135,814	3,305,965,191
(ii) Total liabilities	3,120,362,068	3,072,390,454
(iii) Total loans and advances	2,110,790,667	2,219,673,897
(iv) Total deposits	2,066,010,947	2,139,400,881
	 30/6/2022	 30/6/2021
	HKD'000	HKD'000
Pre-tax profit	14,528,518	16,895,976

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 2022 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

SEO Joong Gun
Chief Executive
29 August 2022

披露財務資料方案
(二零二二年六月三十日)

A 部 - 分行資料

I 部: 損益計算表

	30/6/2022	30/6/2021
	港元 '000	港元 '000
利息收入	221,980	170,639
利息支出	76,346	45,219
淨利息收入	145,634	125,420
其他營業收入		
服務費及佣金收入	53,476	55,866
服務費及佣金支出	(4,684)	(4,695)
-服務費及佣金收入淨額	48,792	51,171
衍生工具及外匯收益減虧損	3,316	4,039
-其他投資收入	-	7,784
-其他收入	-	-
淨非利息收入	52,108	62,994
營業收入	197,742	188,414
營運支出	(27,914)	(30,947)
營業溢利	169,828	157,467
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	1,192	(110,866)
-特定準備金	(415)	116,008
-其他準備金	203	(115)
已減值貸款準備金/回撥後之溢利	980	5,027
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	168,848	152,440
稅項	22,567	32,398
除稅後溢利	146,281	120,042

披露財務資料方案
(二零二二年六月三十日)

II. 資產負債表

	30/6/2022	31/12/2021
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)	923,560	898,661
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)	370,027	378,868
存放機構的海外辦事處金額	801,250	1,228,506
貿易票據	6,755,038	5,352,376
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	15,015,589	13,995,808
-給予銀行及其他金融機構的貸款		
-應計利息及其他帳目	366,575	84,227
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	(30,822)	(29,562)
-予客戶的特定準備金	(115,486)	(115,184)
-其他準備金	(8,325)	(7,517)
投資證券	2,176,239	1,963,907
其他投資	-	-
物業、工業裝置及設備以及投資物業	-	-
總資產	26,253,645	23,750,090
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)	3,496,431	1,741,878
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	167,220	202,693
-儲蓄存款	3,116,632	3,391,425
-定期存款及通知存款	2,777,394	2,302,915
結欠機構的海外辦事處金額	6,061,246	5,897,033
已發行存款證	14,312,482	13,861,136
已發行債券	1,966,118	1,792,953
已發行債券	-	-
其他負債	417,368	457,090
準備金	-	-
總負債	26,253,645	23,750,090

披露財務資料方案
(二零二二年六月三十日)

III: 其他資產負債表資料

1. 貸款及其他帳目

	30/6/2022	31/12/2021
	港元 '000	港元 '000
客戶貸款	15,015,589	13,995,808
扣除屬一般性質的集體準備金	(29,240)	(28,164)
扣除屬特殊性質的特定準備金	(115,486)	(115,184)
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	178,390	84,227
	<u>15,049,253</u>	<u>13,936,687</u>

2. 已減值貸款總額

	30/6/2022	31/12/2021
	港元 '000	港元 '000
不履行貸款總額	274,605	278,374
該等貸款佔客戶貸款總額的百分比	1.829%	1.989%
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	115,486	115,184
就該等貸款持有抵押品之金額	51,263	54,583

於二零二二年六月三十日及二零二一年十二月三十一日,本行並未有貸予銀行同業及其他金融機構之款項中存有關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

	30/6/2022			31/12/2021		
	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
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
(二零二二年六月三十日)

III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

b. 對銀行之過期貸款

	30/6/2022			31/12/2021		
	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
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	-	-	-	-	-	-
	-	-	-	-	-	-

於二零二二年六月三十日及二零二一年十二月三十一日,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。

c. 其他過期貸款

	30/6/2022			31/12/2021		
	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
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。

披露財務資料方案
(二零二二年六月三十日)

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

	30/6/2022		31/12/2021	
	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	274,605	1.829%	278,374	1.989%

	30/6/2022		31/12/2021	
	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

	30/6/2022	31/12/2021
	港元 '000	港元 '000
經收回資產之市值	-	-

於二零二二年六月三十日及二零二一年十二月三十一日, 本行並無經收回資產。

披露財務資料方案
(二零二二年六月三十日)

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

	30/6/2022	31/12/2021
	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	2,328,858	1,807,330
- 股票經紀	-	-
- 批發及零售業	1,997,880	1,706,442
- 製造業	-	-
- 運輸及運輸設備	-	-
- 康樂活動	107,272	111,804
- 資訊科技	-	-
- 其他	-	-
	4,434,010	3,625,576
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	4,434,010	3,625,576
就以上持有抵押品之金額	3,870,662	3,218,297
貿易融資	124,793	15,602
就以上持有抵押品之金額	-	716
在香港以外使用的貸款	10,456,786	10,354,630
就以上持有抵押品之金額	3,499,681	3,890,730
總客戶貸款	15,015,589	13,995,808

披露財務資料方案
(二零二二年六月三十日)

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。

		30/6/2022	(港元 '000)
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	4,618,207	-	-
中國	1,289,491	-	141,286
香港	5,537,599	-	54,159
越南	2,049,128	-	79,160
巴拿馬	206,042	-	-
其他	1,315,122	-	-
總額	<u>15,015,589</u>	-	<u>274,605</u>

		31/12/2021	(港元 '000)
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	4,211,438	-	-
中國	1,328,636	-	140,405
香港	4,867,191	-	53,822
越南	1,972,419	-	84,147
巴拿馬	216,458	-	-
其他	1,399,666	-	-
總額	<u>13,995,808</u>	-	<u>278,374</u>

披露財務資料方案
(二零二二年六月三十日)

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。

(百萬港元)					
30/6/2022					
交易對手地區 / 管轄區域	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	-	876	-	-	876
2. 發展國家	625	542	-	487	1,654
3. 離岸中心	161	-	-	638	799
- 香港	3	-	-	164	171
4. 發展中亞太地區	7,982	97	-	14,717	22,796
- 中國	237	-	-	4,681	4,918
- 南韓	7,689	97	-	9,352	17,138
5. 其他發展中國家	157	-	-	-	157
Total	8925	1,515	-	15,842	26,282

(百萬港元)					
31/12/2021					
交易對手地區 / 管轄區域	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	-	1,127	-	-	1,127
2. 發展國家	577	480	-	317	1,374
3. 離岸中心	157	-	-	632	789
- 香港	1	-	-	134	135
4. 發展中亞太地區	6,957	96	-	13,184	20,237
- 中國	153	-	-	4,349	4,502
- 南韓	6,736	96	-	8,207	15,039
5. 其他發展中國家	156	-	-	-	156
Total	7,847	1,703	-	14,133	23,683

披露財務資料方案
(二零二二年六月三十日)

III: 其他資產負債表資料

8. 對非銀行中資機構的風險額

以下為本分行於二零二二年六月三十日及二零二一年十二月三十一日，對非銀行中資機構的風險額。

風險類別	30/6/2022		(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	469,168		469,168
(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	1,935,870	115,630	2,051,500
(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	980,970		980,970
(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	3,386,008	115,630	3,501,638
已扣減準備金的資產總額	26,253,645		
資產負債表內的風險額佔總資產百分比	12.90%		

披露財務資料方案
(二零二二年六月三十日)

風險類別	31/12/2021		(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	-	-	-
(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	491,401	-	491,401
(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	2,053,398	124,531	2,177,929
(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	1,273,523	-	1,273,523
(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	3,818,322	124,531	3,942,853
已扣減準備金的資產總額	23,750,090		
資產負債表內的風險額佔總資產百分比	16.08%		

披露財務資料方案
(二零二二年六月三十日)

III: 其他資產負債表資料

9. 貨幣風險

以下為本分行於二零二二年六月三十日及二零二一年十二月三十一日, 所持有非港元貨幣風險。

	30/6/2022		(百萬港元)	
	美元	歐元	其他	合計
現貨資產	23,518	1,876	607	26,001
現貨負債	(23,535)	(1,872)	(618)	(26,025)
遠期買入				
遠期賣出				
期權淨持倉量				
長倉(或短倉)淨持倉量	(17)	4	(11)	(24)
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

	31/12/2021		(百萬港元)	
	美元	歐元	其他	合計
現貨資產	20,445	2,276	715	23,436
現貨負債	(20,393)	(2,271)	(715)	(23,379)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	52	5	-	57
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

披露財務資料方案
(二零二二年六月三十日)

IV. 資產負債表以外項目

	30/6/2022	31/12/2021
	港元 '000	港元 '000
或然負債及承擔		
-直接信貸替代項目	133,081	131,833
-與交易有關的或然項目	-	-
-與貿易有關的或然項目	69,368	59,858
-票據發行及循環的包銷安排	-	-
-其他承擔	2,436,157	2,551,455
-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	2,939,573	3,088,136
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	2,939,673	3,112,924
其他	-	-

V. 流動資金

	30/6/2022	30/6/2021
期間的平均流動性維持比率	50.27%	50.25%
計算期間	四月-六月 2022	四月-六月 2021

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 (二零二二年六月三十日)

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、流動性維持比率和內部壓力測試的結果，以作監察。

披露財務資料方案
(二零二二年六月三十日)

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。

		30/6/2022					(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	3,939	-	-	-	-	-	3,939
存放銀行同業	1,115,154	318,343	16,317	431,575	213,192	-	2,094,581
投資證券	2,176,239	-	-	-	-	-	2,176,239
貿易票據	95,308	1,393,615	3,102,636	2,185,262	-	-	6,776,821
客戶貸款及墊款	55,109	710,643	1,266,516	5,540,814	6,621,728	866,726	15,061,536
其他資產	9,801	-	-	-	-	285,361	295,162
	3,455,550	2,422,601	4,385,469	8,157,651	6,834,920	1,152,087	26,408,278
負債							
客戶存款	3,291,918	1,103,980	684,790	983,840	-	-	6,064,528
銀行同業存款	50,224	3,649,061	6,424,531	7,115,947	235,511	374,407	17,849,681
已發行存款證	-	392,460	1,245,813	327,845	-	-	1,966,118
其他負債	-	-	-	-	-	373,318	373,318
	3,342,142	5,145,501	8,355,134	8,427,632	235,511	747,725	26,253,645
淨負債差距	113,408	(2,722,900)	(3,969,665)	(269,981)	6,599,409	404,362	
承擔							
直接信貸替代項目	1,576	-	4,940	126,566	-	-	133,082
與交易有關的或有項目	-	-	-	-	-	-	-
與貿易有關的或有項目	11,462	23,085	34,821	-	-	-	69,368
其他承擔	-	267,978	974,463	1,096,270	97,446	-	2,436,157
	13,038	291,063	1,014,224	1,222,836	97,446	-	2,638,607

		31/12/2021					(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	3,367	-	-	-	-	-	3,367
存放銀行同業	995,726	472,486	338,504	475,463	223,027	-	2,505,206
投資證券	1,963,907	-	-	-	-	-	1,963,907
貿易票據	63,991	805,373	2,000,985	2,489,615	-	-	5,359,964
客戶貸款及墊款	3,906	311,721	493,097	5,435,225	6,855,189	922,738	14,021,876
其他資產	8,335	-	-	-	-	39,698	48,033
	3,039,232	1,589,580	2,832,586	8,400,303	7,078,216	962,436	23,902,353
負債							
客戶存款	3,658,696	1,494,744	188,303	556,166	-	-	5,897,909
銀行同業存款	131,858	2,394,702	5,924,496	6,476,990	312,041	372,074	15,612,161
已發行存款證	-	-	945,054	847,899	-	-	1,792,953
其他負債	-	-	-	-	-	447,067	447,067
	3,790,554	3,889,446	7,057,853	7,881,055	312,041	819,141	23,750,090
淨負債差距	(751,322)	(2,299,866)	(4,225,267)	519,248	6,766,175	143,295	
承擔							
直接信貸替代項目	-	600	101,863	28,505	865	-	131,833
與交易有關的或有項目	-	-	-	-	-	-	-
與貿易有關的或有項目	13,068	2,344	29,527	14,919	-	-	59,858
其他承擔	-	280,660	1,020,582	1,148,155	102,058	-	2,551,455
	13,068	283,604	1,151,972	1,191,579	102,923	-	2,743,146

披露財務資料方案
(二零二二年六月三十日)

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。二零二二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	<u>30/6/2022</u>	<u>31/12/2021</u>
	港元 '000	港元 '000
(i) 資本充足比率	15.86%	16.29%
(ii) 總資本	9,112,576	9,876,213
(iii) 股東資金總額	221,773,746	233,574,736
 II. 其他財務資料	 <u>30/6/2022</u>	 <u>31/12/2021</u>
	港元 '000	港元 '000
(i) 總資產	3,342,135,814	3,305,965,191
(ii) 總負債	3,120,362,068	3,072,390,454
(iii) 總貸款及放款	2,110,790,667	2,219,673,897
(iv) 總存款	2,066,010,947	2,139,400,881
 (V) 稅前盈利	 <u>30/6/2022</u>	 <u>30/6/2021</u>
	港元 '000	港元 '000
	14,528,518	16,895,976

行政總裁遵從披露方案聲明

敬啟者:

就二零二二年度中期業績的披露, 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

二零二二年八月二十九日