

KEB Hana Bank Hong Kong Branch

(Incorporated in Republic of Korea with limited liability)

Financial Information Disclosures

as of 30 June 2023

Financial Information Disclosures as of 30 JUNE 2023

Section A - Branch Information

I. Profit and Loss information

	30/6/2023	30/6/2022
	HKD'000	HKD'000
Interest income	564,625	221,980
Interest expenses	466,125	76,346
Net interest income	98,500	145,634
Other operating income		
Commission income	55,910	53,476
Commission expenses	(7,890)	(4,684)
- Net fees and commission income	48,020	48,792
- Gains less losses from foreign exchange operations and trading in derivatives	5,246	3,316
- Income from investments	13,885	-
- Other Income	2	-
Net non-interest income	67,153	52,108
Total operating income	165,653	197,742
Operating expenses	(27,296)	(27,914)
Operating profit before provisions	138,357	169,828
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	9,646	1,192
- Specific provision	(98,215)	(415)
- Other provision	(302)	203
Operating profit after provisions	227,228	168,848
Gain less losses from disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	227,228	168,848
Taxation charge	39,331	22,567
Profit after taxation	187,897	146,281

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

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Financial Information Disclosures as of 30 JUNE 2023

II . Balance Sheet Information

	30/6/2023	31/12/2022
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	1,457,804	2,243,240
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	303,950	535,253
Amount due from overseas offices of the institution	1,636,912	1,212,265
Trade bills	4,136,253	5,144,722
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	12,292,617	13,285,666
-Advances to banks & other financial institutions		
-Accrued interest and other accounts	270,162	271,067
Provisions for impaired loans and receivables		
-collective provisions for customers	(41,496)	(25,592)
-specific provisions for customers	(16,303)	(118,869)
-other provisions	(1,738)	(3,154)
Investment securities	2,314,299	2,631,081
Other investments	284,683	197,445
Property , plant and equipment and investment properties	-	-
Total assets	22,637,143	25,373,124
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	2,873,039	3,509,216
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	148,693	150,813
- Savings deposits	3,125,420	2,862,227
- Time, call and notice deposits	2,908,642	3,516,941
Amount due to overseas offices of the institution	11,584,657	12,821,758
Certificates of deposit issued	1,408,803	1,803,581
Issued debt securities		
Other liabilities	587,889	708,588
Provisions	-	-
Total liabilities	22,637,143	25,373,124

Financial Information Disclosures as of 30 JUNE 2023

III. Additional balance sheet information

1. Advances and other accounts

	30/6/2023	31/12/2022
	HKD'000	HKD'000
Advances to customers	12,292,617	13,285,666
Less : Collective provision for bad and doubtful debts	(40,354)	(25,592)
Less : Specific provision for bad and doubtful debts	(16,303)	(118,869)
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	270,162	271,067
	<u>12,506,122</u>	<u>13,412,272</u>

2. Impaired Loans

	30/6/2023	31/12/2022
	HKD'000	HKD'000
Gross advances to customers	111,090	261,730
As percentage of total advances to customers	0.904%	1.970%
Suspended interest	-	-
Specific provision against such advances	16,303	118,869
Value of collateral against such advances	36,560	43,632

There were no advances and impaired loans to banks and other financial institutions as at 30 June 2023 and 31 December 2022 nor were there any specific provisions made related on these two days.

3. Overdue And Rescheduled Assets

	30/6/2023			31/12/2022		
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	-	-	-	-	-	-
	-	-	-	-	-	-

Financial Information Disclosures as of 30 JUNE 2023

III. Additional balance sheet information

3. Overdue And Rescheduled Assets (Continued)

b. Overdue advances to banks	30/6/2023			31/12/2022		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
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 2023 and 31 December 2022 nor were there any rescheduled advances to banks and other financial institutions on these two days.

c. Other overdue assets	30/6/2023			31/12/2022		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
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.

Financial Information Disclosures as of 30 JUNE 2023

III. Additional balance sheet information

d. Rescheduled advances

Rescheduled advances to customers

30/6/2023		31/12/2022	
HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
111,090	0.904%	261,730	1.970%

Rescheduled advances to banks

30/6/2023		31/12/2022	
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

30/6/2023	31/12/2022
HKD'000	HKD'000
-	-

There were no repossessed assets as at 30 June 2023 and 31 December 2022.

Financial Information Disclosures as of 30 JUNE 2023

III. Additional balance sheet information

5. Advance to customers - by industry sectors

	30/6/2023	31/12/2022
	HKD'000	HKD'000
Loans for use in Hong Kong to		
Industrial, commercial and financial		
-Property development	-	-
-Property investment	-	-
-Financial concerns	1,990,598	1,979,727
-Stockbrokers	-	-
-Wholesale and retail trade	806,990	1,210,613
-Manufacturing	-	-
-Transport and transport equipment	96,656	101,325
-Recreational activities	-	-
-Information Technology	-	-
-Others	-	-
	<u>2,894,244</u>	<u>3,291,665</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>2,894,244</u>	<u>3,291,665</u>
of which covered by collateral	2,610,381	3,082,075
Trade finance	<u>62,159</u>	<u>27,285</u>
of which covered by collateral	8,239	-
Loans for use outside Hong Kong	<u>9,336,214</u>	<u>9,966,716</u>
of which covered by collateral	3,197,609	2,874,709
Total Advances to customers	<u><u>12,292,617</u></u>	<u><u>13,285,666</u></u>

Financial Information Disclosures as of 30 JUNE 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	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	-	-
Total	12,292,617	-	111,090

Countries	Gross amount to customers	31/12/2022 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	4,392,186	-	-
China	964,421	-	140,296
Hong Kong	4,268,637	-	53,780
Vietnam	2,275,551	-	67,654
Panama	192,906	-	-
Others	1,191,965	-	-
Total	13,285,666	-	261,730

Financial Information Disclosures as of 30 JUNE 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	Banks	30/6/2023		(HKD'Million)	
		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 & Pacific	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
Total	7,830	1,511	-	13,277	22,618

Counterparty Country / Jurisdiction	Banks	31/12/2022		(HKD'Million)	
		Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	647	-	-	647
2. Developed countries	1,775	1,094	-	366	3,235
3. Offshore centres	-	-	-	641	641
of which Hong Kong	-	-	-	261	261
4. Developing Asia & Pacific	7,448	95	-	13,162	20,705
of which China	688	-	-	3,483	4,171
of which South Korea	6,715	95	-	9,135	15,945
5. Other Developing countries	156	-	-	-	156
Total	9,379	1,836	-	14,169	25,384

Financial Information Disclosures as of 30 JUNE 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 30 June 2023 and 31 December 2022.

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 30 JUNE 2023

Types of Counterparties	31/12/2022		(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	447,477	-	447,477
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,086,509	126,934	1,231,443
(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	954,753	82,264	1,037,017
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	2,488,739	209,198	2,715,937
Total assets after provision	25,373,124		
On-balance sheet exposures as percentage of total assets	9.81%		

Financial Information Disclosures as of 30 JUNE 2023

III. Additional balance sheet information

9. Currency Risk

The following is the Branch's foreign exposures as at 30 June 2023 and 31 December 2022.

	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	(16)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

	31/12/2022 (HKD'Million)			
	US dollar	Euro	Others	Total
Spot assets	22,185	1,245	1,729	25,159
Spot liabilities	(22,208)	(1,239)	(1,735)	(25,182)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(23)	6	(6)	(23)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

Financial Information Disclosures as of 30 JUNE 2023

IV. Off-balance sheet exposures

	<u>30/6/2023</u> HKD'000	<u>31/12/2022</u> HKD'000
Contingent liabilities and commitments		
-Direct credit substitutes	233,324	224,484
-Transaction-related contingent items	-	-
-Trade-related contingencies	251,182	271,688
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,680,828	2,297,006
-Others	-	-

Derivatives

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)		
-Interest rate contracts	2,591,188	2,749,430
-Others	-	-

Fair Value

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	2,599,384	2,759,545
-Others	-	-

V. Liquidity

	<u>30/6/2023</u>	<u>30/6/2022</u>
Average liquidity maintenance ratio for the period	53.75%	50.27%
Calculation period	Apr-Jun 2023	Apr-Jun 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 30 JUNE 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 30 JUNE 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.

	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
Assets							
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
Liabilities							
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
Net liabilities gap	705,404	(1,373,843)	(4,623,364)	1,033,598	4,266,726	51,016	
Commitments							
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
	31/12/2022						(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	6,079	-	-	-	-	-	6,079
Due from banks	2,440,121	167,360	1,090,508	94,048	200,658	-	3,992,695
Debt Securities	2,631,080	-	-	-	-	-	2,631,080
Acceptance and bills of exchange	134,458	1,316,828	2,399,146	1,347,815	-	-	5,198,247
Loans and advances	-	260,117	2,941,155	3,688,979	5,536,737	917,861	13,344,849
Other Assets	13,920	-	-	-	-	333,869	347,789
	5,225,658	1,744,305	6,430,809	5,130,842	5,737,395	1,251,730	25,520,739
Liabilities							
Customer deposits	3,013,612	679,694	902,540	1,952,625	-	-	6,548,471
Due to Banks	53,713	2,516,827	5,725,340	7,775,856	-	371,783	16,443,519
Financial Instruments	-	-	1,112,695	690,886	-	-	1,803,581
Other Liabilities	-	-	-	-	-	577,553	577,553
	3,067,325	3,196,521	7,740,575	10,419,367	0	949,336	25,373,124
Net liabilities gap	2,158,333	(1,452,216)	(1,309,766)	(5,288,525)	5,737,395	302,394	
Commitments							
Direct credit substitutes	15,169	550	97,786	108,729	750	1,500	224,484
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	1,848	15,799	33,923	220,118	-	-	271,688
Other Commitments	-	252,671	918,802	1,033,653	91,880	-	2,297,006
	17,017	269,020	1,050,511	1,362,500	92,630	-	2,791,678

Financial Information Disclosures as of 30 JUNE 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 Interim Financial Statement Year 2023 is in accordance with the Korean-International Financial Standard.

I. Capital and capital adequacy	30/6/2023	31/12/2022
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	15.22%	15.64%
(ii) Total share capital	8,960,494	9,231,511
(iii) Total amount of shareholder funds	234,250,366	230,584,823
 II. Other financial information	 30/6/2023	 31/12/2022
	HKD'000	HKD'000
(i) Total assets	3,543,657,627	3,499,327,034
(ii) Total liabilities	3,309,407,262	3,268,742,211
(iii) Total loans and advances	2,202,556,375	2,223,840,923
(iv) Total deposits	2,163,902,677	2,229,929,661
	30/6/2023	30/6/2022
	HKD'000	HKD'000
Pre-tax profit	16,672,728	14,528,518

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 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)

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Authorized Signature

RO Kwang Kuk
Chief Executive
7 August 2023

披露財務資料方案
(二零二三年六月三十日)

A 部 - 分行資料

I 部: 損益計算表

	30/6/2023	30/6/2022
	港元 '000	港元 '000
利息收入	564,625	221,980
利息支出	466,125	76,346
淨利息收入	98,500	145,634
其他營業收入		
服務費及佣金收入	55,910	53,476
服務費及佣金支出	(7,890)	(4,684)
-服務費及佣金收入淨額	48,020	48,792
衍生工具及外匯收益減虧損	5,246	3,316
-其他投資收入	13,885	-
-其他收入	2	1
淨非利息收入	67,153	52,108
營業收入	165,653	197,742
營運支出	(27,296)	(27,914)
營業溢利	138,357	169,828
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	9,646	1,192
-特定準備金	(98,215)	(415)
-其他準備金	(302)	203
已減值貸款準備金/回撥後之溢利	227,228	168,848
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	227,228	168,848
稅項	39,331	22,567
除稅後溢利	187,897	146,281

披露財務資料方案
(二零二三年六月三十日)

II. 資產負債表

	30/6/2023	31/12/2022
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)	1,457,804	2,243,240
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)	303,950	535,253
存放機構的海外辦事處金額	1,636,912	1,212,265
貿易票據	4,136,253	5,144,722
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	12,292,617	13,285,666
-給予銀行及其他金融機構的貸款		
-應計利息及其他帳目	270,162	271,067
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	(41,496)	(25,592)
-予客戶的特定準備金	(16,303)	(118,869)
-其他準備金	(1,738)	(3,154)
投資證券	2,314,299	2,631,081
其他投資	284,683	197,445
物業、工業裝置及設備以及投資物業	-	-
總資產	22,637,143	25,373,124
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)	2,873,039	3,509,216
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	148,693	150,813
-儲蓄存款	3,125,420	2,862,227
-定期存款及通知存款	2,908,642	3,516,941
結欠機構的海外辦事處金額	11,584,657	12,821,758
已發行存款證	1,408,803	1,803,581
已發行債券		
其他負債	587,889	708,588
準備金	-	-
總負債	22,637,143	25,373,124

披露財務資料方案
(二零二三年六月三十日)

III: 其他資產負債表資料

1. 貸款及其他帳目

	30/6/2023	31/12/2022
	港元 '000	港元 '000
客戶貸款	12,292,617	13,285,666
扣除屬一般性質的集體準備金	(40,354)	(25,592)
扣除屬特殊性質的特定準備金	(16,303)	(118,869)
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	270,162	271,067
	<u>12,506,122</u>	<u>13,412,272</u>

2. 已減值貸款總額

	30/6/2023	31/12/2022
	港元 '000	港元 '000
不履行貸款總額	111,090	261,730
該等貸款佔客戶貸款總額的百分比	0.904%	1.970%
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	16,303	118,869
就該等貸款持有抵押品之金額	36,560	43,632

於二零二三年六月三十日及二零二二年十二月三十一日,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

	30/6/2023			31/12/2022		
	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
(二零二三年六月三十日)

III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

	30/6/2023			31/12/2022		
	港元 '000	該等貸款佔 銀行貸款總 額的百分比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百分 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	-	-	-	-	-	-

於二零二三年六月三十日及二零二二年十二月三十一日,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。

	30/6/2023			31/12/2022		
	港元 '000	該等貸款佔 銀行貸款總 額的百分比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百分 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	-	-	-	-	-	-
其他過期貨貸款總額	-	-	-	-	-	-
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

	30/6/2023		31/12/2022	
	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	111,090	0.904%	261,730	1.970%

	30/6/2023		31/12/2022	
	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

	30/6/2023	31/12/2022
	港元 '000	港元 '000
經收回資產之市值	-	-

於二零二三年六月三十日及二零二二年十二月三十一日，本行並無經收回資產。

披露財務資料方案
(二零二三年六月三十日)

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

	30/6/2023	31/12/2022
	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	1,990,598	1,979,727
- 股票經紀	-	-
- 批發及零售業	806,990	1,210,613
- 製造業	-	-
- 運輸及運輸設備	96,656	101,325
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	-
	<u>2,894,244</u>	<u>3,291,665</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	-	-
	<u>2,894,244</u>	<u>3,291,665</u>
在香港使用的貸款額	<u>2,894,244</u>	<u>3,291,665</u>
就以上持有抵押品之金額	2,610,381	3,082,075
貿易融資	<u>62,159</u>	<u>27,285</u>
就以上持有抵押品之金額	8,239	-
在香港以外使用的貸款	<u>9,336,214</u>	<u>9,966,716</u>
就以上持有抵押品之金額	3,197,609	2,874,709
總客戶貸款	<u>12,292,617</u>	<u>13,285,666</u>

披露財務資料方案
(二零二三年六月三十日)

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。

		30/6/2023	(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

		31/12/2022	(港元 '000)
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	4,392,186	-	-
中國	964,421	-	140,296
香港	4,268,637	-	53,780
越南	2,275,551	-	67,654
巴拿馬	192,906	-	-
其他	1,191,965	-	-
總額	13,285,666	-	261,730

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(二零二三年六月三十日)

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。

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
Total	7,830	1,511	-	13,277	22,618

交易對手地區 / 管轄區域	31/12/2022				(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	-	647	-	-	647
2. 發展國家	1,775	1,094	-	366	3,235
3. 離岸中心	-	-	-	641	641
- 香港	-	-	-	261	261
4. 發展中亞太地區	7,448	95	-	13,162	20,705
- 中國	688	-	-	3,483	4,171
- 南韓	6,715	95	-	9,135	15,945
5. 其他發展中國家	156	-	-	-	156
Total	9,379	1,836	-	14,169	25,384

披露財務資料方案
(二零二三年六月三十日)

III: 其他資產負債表資料

8. 對非銀行中資機構的風險額

以下為本分行於二零二三年六月三十及二零二二年十二月三十一日，對非銀行中資機構的風險額。

風險類別	30/6/2023		(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
(二零二三年六月三十日)

風險類別	31/12/2022		(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	447,477		447,477
(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	1,086,509	126,934	1,231,443
(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	954,753	82,264	1,037,017
(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	2,488,739	209,198	2,715,937
已扣減準備金的資產總額	25,373,124		
資產負債表內的風險額佔總資產百分比	9.81%		

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(二零二三年六月三十日)

III: 其他資產負債表資料

9. 貨幣風險

以下為本分行於二零二三年六月三十日及二零二二年十二月三十一日,所持有非港元貨幣風險。

	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	-	-	-	-

	31/12/2022		(百萬港元)	
	美元	歐元	其他	合計
現貨資產	22,185	1,245	1,729	25,159
現貨負債	(22,208)	(1,239)	(1,735)	(25,182)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(23)	6	(6)	(23)
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

披露財務資料方案
(二零二三年六月三十日)

IV. 資產負債表以外項目

	<u>30/6/2023</u>	<u>31/12/2022</u>
	港元 '000	港元 '000
或然負債及承擔		
-直接信貸替代項目	233,324	224,484
-與交易有關的或然項目	-	-
-與貿易有關的或然項目	251,182	271,688
-票據發行及循環的包銷安排	-	-
-其他承擔	1,680,828	2,297,006
-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	2,591,188	2,749,430
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	2,599,384	2,759,545
其他	-	-

V. 流動資金

	<u>30/6/2023</u>	<u>30/6/2022</u>
期間的平均流動性維持比率	53.75%	50.27%
計算期間	四月-六月 2023	四月-六月 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
(二零二三年六月三十日)

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。

30/6/2023							(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
資產							
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
負債							
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
淨負債差距	705,404	(1,373,843)	(4,623,364)	1,033,598	4,266,726	51,016	
承擔							
直接信貸替代項目	-	10,024	2,957	400	218,443	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	215,139	740,519	756,773	434,999	1,500	2,165,334

31/12/2022							(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	6,079	-	-	-	-	-	6,079
存放銀行同業	2,440,121	167,360	1,090,508	94,048	200,658	-	3,992,695
投資證券	2,631,080	-	-	-	-	-	2,631,080
貿易票據	134,458	1,316,828	2,399,146	1,347,815	-	-	5,198,247
客戶貸款及墊款	-	260,117	2,941,155	3,688,979	5,536,737	917,861	13,344,849
其他資產	13,920	-	-	-	-	333,869	347,789
	5,225,658	1,744,305	6,430,809	5,130,842	5,737,395	1,251,730	25,520,739
負債							
客戶存款	3,013,612	679,694	902,540	1,952,625	-	-	6,548,471
銀行同業存款	53,713	2,516,827	5,725,340	7,775,856	-	371,783	16,443,519
已發行存款證	-	-	1,112,695	690,886	-	-	1,803,581
其他負債	-	-	-	-	-	577,553	577,553
	3,067,325	3,196,521	7,740,575	10,419,367	0	949,336	25,373,124
淨負債差距	2,158,333	(1,452,216)	(1,309,766)	(5,288,525)	5,737,395	302,394	
承擔							
直接信貸替代項目	15,169	550	97,786	108,729	750	1,500	224,484
與交易有關的或有項目	-	-	-	-	-	-	-
與貿易有關的或有項目	1,848	15,799	33,923	220,118	-	-	271,688
其他承擔	-	252,671	918,802	1,033,653	91,880	-	2,297,006
	17,017	269,020	1,050,511	1,362,500	92,630	-	2,791,678

披露財務資料方案
(二零二三年六月三十日)

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。二零二三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	30/6/2023	31/12/2022
	港元 '000	港元 '000
(i) 資本充足比率	15.22%	15.64%
(ii) 總資本	8,960,494	9,231,511
(iii) 股東資金總額	234,250,366	230,584,823


II. 其他財務資料

	30/6/2023	31/12/2022
	港元 '000	港元 '000
(i) 總資產	3,543,657,627	3,499,327,034
(ii) 總負債	3,309,407,262	3,268,742,211
(iii) 總貸款及放款	2,202,556,375	2,223,840,923
(iv) 總存款	2,163,902,677	2,229,929,661
 (V) 稅前盈利	 30/6/2023	 30/6/2022
	港元 '000	港元 '000
	16,672,728	14,528,518

行政總裁遵從披露方案聲明

敬啟者:

就二零二三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

魯匡國謹啟

二零二三年八月七日