

# **KEB Hana Bank Hong Kong Branch**

**(Incorporated in Republic of Korea with limited liability)**

## **Financial Information Disclosures**

**as of 30 June 2024**

## Financial Information Disclosures as of 30 JUNE 2024

### Section A - Branch Information

#### I. Profit and Loss information

	30/6/2024	30/6/2023
	<b>HKD'000</b>	<b>HKD'000</b>
Interest income	530,172	564,625
Interest expenses	412,508	466,125
<b>Net interest income</b>	<b>117,664</b>	<b>98,500</b>
Other operating income		
Commission income	53,127	55,910
Commission expenses	(6,796)	(7,890)
- Net fees and commission income	46,331	48,020
- Gains less losses from foreign exchange operations and trading in derivatives	5,720	5,246
- Income from investments	20,131	13,885
- Other Income	-	2
<b>Net non-interest income</b>	<b>72,182</b>	<b>67,153</b>
Total operating income	189,846	165,653
Operating expenses	(25,398)	(27,296)
<b>Operating profit before provisions</b>	<b>164,448</b>	<b>138,357</b>
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	(702)	9,646
- Specific provision	1,102	(98,215)
- Other provision	476	(302)
	<b>876</b>	<b>(88,871)</b>
<b>Operating profit after provisions</b>	<b>163,572</b>	<b>227,228</b>
Gain less losses from disposal of property , plant and equipment and investment properties	-	-
<b>Profit before taxation</b>	<b>163,572</b>	<b>227,228</b>
Taxation charge	22,778	39,331
<b>Profit after taxation</b>	<b>140,794</b>	<b>187,897</b>

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

  
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**Authorized Signature**

## Financial Information Disclosures as of 30 JUNE 2024

<b>II . Balance Sheet Information</b>	30/6/2024	31/12/2023
<b>Assets</b>	<b>HKD'000</b>	<b>HKD'000</b>
Cash and balances with banks (except those included in amount due from overseas offices)	732,319	948,589
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	441,942	381,680
Maturing more than one year	78,064	58,109
Amount due from overseas offices of the institution	804,749	2,549,860
Trade bills	2,855,294	3,826,613
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	7,342,344	10,385,863
-Advances to banks & other financial institutions		
-Accrued interest and other accounts	230,246	221,661
Provisions for impaired loans and receivables		
Less : Collective impairment allowances	(35,625)	(36,819)
Less : Individual impairment allowances	(12,665)	(11,572)
-other provisions	(5,098)	(4,256)
	<b>(53,388)</b>	<b>(52,647)</b>
Investment securities	3,687,361	3,176,199
Other investments	431,207	367,774
Property , plant and equipment and investment properties	-	-
<b>Total assets</b>	<b>16,550,138</b>	<b>21,863,701</b>
<b>Liabilities</b>		
Deposits and balances from banks (except those included in amount due to overseas offices)	777,780	1,368,499
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	60,655	90,170
- Savings deposits	1,823,070	3,584,817
- Time, call and notice deposits	4,851,572	5,140,667
	<b>6,735,297</b>	<b>8,815,654</b>
Amount due to overseas offices of the institution	7,152,782	9,890,916
Certificates of deposit issued	1,198,275	1,055,363
Issued debt securities		
Other liabilities	686,004	733,269
Provisions	-	-
<b>Total liabilities</b>	<b>16,550,138</b>	<b>21,863,701</b>

## Financial Information Disclosures as of 30 JUNE 2024

### III. Additional balance sheet information

1. Advances and other accounts	30/6/2024	31/12/2023
	HKD'000	HKD'000
Advances to customers	7,342,344	10,385,863
Less : Collective impairment allowances	(35,625)	(36,819)
Less : Individual impairment allowances	(12,665)	(11,572)
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	230,246	221,661
	<u>7,524,300</u>	<u>10,559,133</u>

### 2. Impaired Loans

	30/6/2024	31/12/2023
	HKD'000	HKD'000
Gross advances to customers	53,864	53,906
As percentage of total advances to customers	0.734%	0.519%
Suspended interest	-	-
Individual impairment allowances against such advances	12,665	11,572
Value of collateral against such advances	-	-

*There were no advances and impaired loans to banks and other financial institutions as at 30 June 2024 and 31 December 2023 nor were there any specific provisions made related on these two days.*

### 3. Overdue And Rescheduled Assets

a. Overdue advances to customers	30/6/2024			31/12/2023		
	HKD'000	% of total advances to customers	Specific provision	HKD'000	% of total advances to customers	Specific provision
Advances to customers overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to customers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Current market value of collateral held against secured overdue advances to customers</b>						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

## Financial Information Disclosures as of 30 JUNE 2024

### III. Additional balance sheet information

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

	30/6/2024			31/12/2023		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
<b>b. Overdue advances to banks</b>						
Advances to banks overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
<b>Total overdue advances to banks</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### Current market value of collateral held against secured overdue advances to banks

Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

*There were no advances to banks and other financial institutions which were overdue for more than one month as at 30 June 2024 and 31 December 2023 nor were there any rescheduled advances to banks and other financial institutions on these two days.*

	30/6/2024			31/12/2023		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
<b>c. Other overdue assets</b>						
Other assets overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
<b>Total other overdue assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### Current market value of collateral held against other secured overdue assets

Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

*Other assets refer to trade bills and receivables.*

## Financial Information Disclosures as of 30 JUNE 2024

### III. Additional balance sheet information

#### d. Rescheduled advances

	30/6/2024		31/12/2023	
Rescheduled advances to customers	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
	53,864	0.734%	53,906	0.519%

	30/6/2024		31/12/2023	
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

	30/6/2024		31/12/2023	
Market value of repossessed assets	HKD'000		HKD'000	
	-		-	

*There were no repossessed assets as at 30 June 2024 and 31 December 2023.*

## Financial Information Disclosures as of 30 JUNE 2024

### III. Additional balance sheet information

5. Advance to customers - by industry sectors	30/6/2024	31/12/2023
	HKD'000	HKD'000
<b>Loans for use in Hong Kong to</b>		
<b>Industrial, commercial and financial</b>		
-Property development	-	-
-Property investment	-	-
-Financial concerns	39,032	1,984,375
-Stockbrokers	-	-
-Wholesale and retail trade	495,675	725,609
-Manufacturing	-	-
-Transport and transport equipment	85,871	91,146
-Recreational activities	-	-
-Information Technology	-	-
-Others	-	-
	620,578	2,801,130
<b>Individuals</b>		
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	-	-
- Loans for the purchase of other residential properties	-	-
- Credit card advances	-	-
- Others	-	-
	620,578	2,801,130
<b>Total loans for use in Hong Kong</b>	<b>620,578</b>	<b>2,801,130</b>
of which covered by collateral	384,289	2,242,287
	38,295	14,623
<b>Trade finance</b>	<b>38,295</b>	<b>14,623</b>
of which covered by collateral	16,686	14,623
	6,683,471	7,570,110
<b>Loans for use outside Hong Kong</b>	<b>6,683,471</b>	<b>7,570,110</b>
of which covered by collateral	1,921,671	2,762,407
	7,342,344	10,385,863
<b>Total Advances to customers</b>	<b>7,342,344</b>	<b>10,385,863</b>

## Financial Information Disclosures as of 30 JUNE 2024

### 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	30/6/2024 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	2,072,811	-	-
China	707,556	-	-
Hong Kong	1,550,559	-	53,864
Vietnam	1,554,907	-	-
Panama	158,080	-	-
Others	1,298,431	-	-
<b>Total</b>	<b>7,342,344</b>	<b>-</b>	<b>53,864</b>

Countries	Gross amount to customers	31/12/2023 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	2,389,026	-	-
China	995,287	-	-
Hong Kong	3,772,003	-	53,906
Vietnam	1,796,301	-	-
Panama	169,922	-	-
Others	1,263,324	-	-
<b>Total</b>	<b>10,385,863</b>	<b>-</b>	<b>53,906</b>



## Financial Information Disclosures as of 30 JUNE 2024

### 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	30/6/2024				Total
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	
1. Int'l Organizations	-	78	-	-	78
2. Developed countries	559	1,251	-	1,130	2,940
3. Offshore centres	3	-	-	593	596
<i>of which Hong Kong</i>	3	-	-	330	333
4. Developing Asia & Pacific	4,315	-	309	8,164	12,788
<i>of which China</i>	163	-	-	852	1,015
<i>of which South Korea</i>	4,140	-	309	7,007	11,456
5. Other Developing countries	156	-	-	-	156
<b>Total</b>	<b>5,033</b>	<b>1,329</b>	<b>309</b>	<b>9,887</b>	<b>16,558</b>

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

## Financial Information Disclosures as of 30 JUNE 2024

### 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 2024 and 31 December 2023.

Types of Counterparties	30/6/2024		(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	428,933	-	428,933
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	281,354	-	281,354
(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	898,434	-	898,434
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	78,264	-	78,264
<b>Total</b>	<b>1,686,985</b>	<b>-</b>	<b>1,686,985</b>
Total assets after provision	<b>16,550,138</b>		
On-balance sheet exposures as percentage of total assets	<b>10.19%</b>		

## Financial Information Disclosures as of 30 JUNE 2024

Types of Counterparties	31/12/2023		(HKD'000)
	On-balance sheet exposures	Off-balance sheet exposures	Total
(1) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
(2) Local governments, local government-owned entities and their subsidiaries and JVs	439,554	-	439,554
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	928,466	-	928,466
(4) Other entities of central government not reported in item 1 above	-	-	-
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	884,198	-	884,198
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,037,573	-	2,037,573
Total	4,289,791	-	4,289,791
Total assets after provision	21,863,701		
On-balance sheet exposures as percentage of total assets	19.62%		

## Financial Information Disclosures as of 30 JUNE 2024

### III. Additional balance sheet information

#### 9. Currency Risk

*The following is the Branch's foreign exposures as at 30 June 2024 and 31 December 2023.*

	30/6/2024			(HKD'Million)
	US dollar	Euro	Others	Total
Spot assets	14,749	973	645	16,367
Spot liabilities	(14,802)	(968)	(647)	(16,417)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(53)	5	(2)	(50)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

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

## Financial Information Disclosures as of 30 JUNE 2024

### IV. Off-balance sheet exposures

	30/6/2024	31/12/2023
	HKD'000	HKD'000
<b>Contingent liabilities and commitments</b>		
-Direct credit substitutes	247,221	431,671
-Transaction-related contingent items	80,492	-
-Trade-related contingencies	83,783	73,414
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,311,042	1,551,545
-Others	-	-

### Derivatives

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)		
-Interest rate contracts	2,226,998	2,407,388
-Others	-	-

### Fair Value

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)		
-Interest rate contracts	2,230,685	2,413,494
-Others	-	-

### V. Liquidity

	30/6/2024	30/6/2023
Average liquidity maintenance ratio for the period	75.79%	53.75%
<b>Calculation period</b>	<b>Apr-Jun 2024</b>	<b>Apr-Jun 2023</b>

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 2024

### 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 boardens 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 2024

### 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.

	30/6/2024						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
<b>Assets</b>							
Cash	4,524	-	-	-	-	-	4,524
Due from banks	778,376	643,218	275,237	280,586	79,458	-	2,056,875
Debt Securities	3,687,361	-	-	-	-	-	3,687,361
Acceptance and bills of exchange	105,077	907,664	1,363,376	521,120	-	-	2,897,237
Loans and advances	-	628,298	822,305	2,544,772	2,757,835	625,481	7,378,691
Other Assets	24,249	-	-	-	-	554,589	578,838
	<b>4,599,587</b>	<b>2,179,180</b>	<b>2,460,918</b>	<b>3,346,478</b>	<b>2,837,293</b>	<b>1,180,070</b>	<b>16,603,526</b>
<b>Liabilities</b>							
Customer deposits	2,839,754	1,290,049	1,458,079	1,277,954	-	-	6,865,836
Due to Banks	26,786	2,772,773	4,120,698	628,850	78,757	372,365	8,000,229
Financial Instruments	-	312,256	651,827	234,192	-	-	1,198,275
Other Liabilities	-	-	-	-	-	485,798	485,798
	<b>2,866,540</b>	<b>4,375,078</b>	<b>6,230,604</b>	<b>2,140,996</b>	<b>78,757</b>	<b>858,163</b>	<b>16,550,138</b>
<b>Net liabilities gap</b>	<b>1,733,047</b>	<b>(2,195,898)</b>	<b>(3,769,686)</b>	<b>1,205,482</b>	<b>2,758,536</b>	<b>321,907</b>	
<b>Commitments</b>							
Direct credit substitutes	389	7,000	12,090	193,511	34,231	-	247,221
Transaction-related contingencies	-	22,035	-	-	58,457	-	80,492
Trade-related contingencies	43,874	17,970	21,939	-	-	-	83,783
Other Commitments	-	144,215	524,417	589,969	52,441	-	1,311,042
	<b>44,263</b>	<b>191,220</b>	<b>558,446</b>	<b>783,480</b>	<b>145,129</b>	<b>-</b>	<b>1,722,538</b>
	31/12/2023						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
<b>Assets</b>							
Cash	4,295	-	-	-	-	-	4,295
Due from banks	3,205,451	96,771	259,583	317,136	59,109	-	3,938,050
Debt Securities	3,176,199	-	-	-	-	-	3,176,199
Acceptance and bills of exchange	79,987	1,126,900	1,863,098	804,687	-	-	3,874,672
Loans and advances	-	87,029	2,598,504	3,751,266	3,513,041	497,085	10,446,925
Other Assets	15,080	-	-	-	-	459,668	474,748
	<b>6,481,012</b>	<b>1,310,700</b>	<b>4,721,185</b>	<b>4,873,089</b>	<b>3,572,150</b>	<b>956,753</b>	<b>21,914,889</b>
<b>Liabilities</b>							
Customer deposits	3,860,885	825,065	924,445	3,288,915	-	-	8,899,310
Due to Banks	38,765	2,715,640	5,720,877	2,419,394	78,831	372,656	11,346,163
Financial Instruments	-	320,313	735,050	-	-	-	1,055,363
Other Liabilities	-	-	-	-	-	562,865	562,865
	<b>3,899,650</b>	<b>3,861,018</b>	<b>7,380,372</b>	<b>5,708,309</b>	<b>78,831</b>	<b>935,521</b>	<b>21,863,701</b>
<b>Net liabilities gap</b>	<b>2,581,362</b>	<b>(2,550,318)</b>	<b>(2,659,187)</b>	<b>(835,220)</b>	<b>3,493,319</b>	<b>21,232</b>	
<b>Commitments</b>							
Direct credit substitutes	2,658	-	180,620	246,143	2,250	-	431,671
Transaction-related contingencies	-	-	-	-	-	-	-
Trade-related contingencies	30,439	22,492	20,483	-	-	-	73,414
Other Commitments	-	170,670	620,618	698,195	62,062	-	1,551,545
	<b>33,097</b>	<b>193,162</b>	<b>821,721</b>	<b>944,338</b>	<b>64,312</b>	<b>-</b>	<b>2,056,630</b>

## Financial Information Disclosures as of 30 JUNE 2024

### 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 2024 is in accordance with the Korean-International Financial*

*Standard.*

<b>I. Capital and capital adequacy</b>	<b>30/6/2024</b>	<b>31/12/2023</b>
	<b>HKD'000</b>	<b>HKD'000</b>
(i) Capital Adequacy Ratio	15.09%	15.65%
(ii) Total share capital	8,434,643	9,094,589
(iii) Total amount of shareholder funds	234,113,329	243,639,241
<b>II. Other financial information</b>	<b>30/6/2024</b>	<b>31/12/2023</b>
	<b>HKD'000</b>	<b>HKD'000</b>
(i) Total assets	3,527,804,992	3,587,430,442
(ii) Total liabilities	3,293,691,663	3,343,785,142
(iii) Total loans and advances	2,249,779,530	2,311,237,300
(iv) Total deposits	2,163,511,280	2,253,143,419
	<b>30/6/2024</b>	<b>30/6/2023</b>
	<b>HKD'000</b>	<b>HKD'000</b>
Pre-tax profit	15,990,982	16,672,728



## 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 2024 fully complies with the  
Banking (Disclosure) Rules.

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

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



*Authorized Signature*

Chief Executive

12 August 2024

**披露財務資料方案**  
(二零二四年六月三十日)

**A 部 - 分行資料**

**I 部: 損益計算表**

	30/6/2024	30/6/2023
	港元 '000	港元 '000
利息收入	530,172	564,625
利息支出	412,508	466,125
<b>淨利息收入</b>	<b>117,664</b>	<b>98,500</b>
其他營業收入		
服務費及佣金收入	53,127	55,910
服務費及佣金支出	(6,796)	(7,890)
-服務費及佣金收入淨額	46,331	48,020
衍生工具及外匯收益減虧損	5,720	5,246
-其他投資收入	20,131	13,885
-其他收入	-	2
<b>淨非利息收入</b>	<b>72,182</b>	<b>67,153</b>
營業收入	189,846	165,653
營運支出	(25,398)	(27,296)
<b>營業溢利</b>	<b>164,448</b>	<b>138,357</b>
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	(702)	9,646
-特定準備金	1,102	(98,215)
-其他準備金	476	(302)
<b>已減值貸款準備金/回撥後之溢利</b>	<b>163,572</b>	<b>227,228</b>
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	-	-
<b>除稅前溢利</b>	<b>163,572</b>	<b>227,228</b>
稅項	22,778	39,331
<b>除稅後溢利</b>	<b>140,794</b>	<b>187,897</b>

**披露財務資料方案**  
(二零二四年六月三十日)

<b>II. 資產負債表</b>	<u>30/6/2024</u>	<u>31/12/2023</u>
<b>資產</b>	<b>港元 '000</b>	<b>港元 '000</b>
現金及銀行結餘 (不包括存放機構的海外辦事處金額)	732,319	948,589
在其他銀行及金融機構並於1個月到12月內到期的存款	441,942	381,680
在其他銀行及金融機構並於1年以上到期的存款 (不包括存放機構的海外辦事處金額)	78,064	58,109
存放機構的海外辦事處金額	804,749	2,549,860
貿易票據	2,855,294	3,826,613
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	7,342,344	10,385,863
-給予銀行及其他金融機構的貸款		
-應計利息及其他帳目	230,246	221,661
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		
-扣除集體貸款減值撥備	(35,625)	(36,819)
-扣除個別貸款減值撥備	(12,665)	(11,572)
-其他準備金	(5,098)	(4,256)
投資證券	3,687,361	3,176,199
其他投資	431,207	367,774
物業、工業裝置及設備以及投資物業	-	-
<b>總資產</b>	<b><u>16,550,138</u></b>	<b><u>21,863,701</u></b>
<b>負債</b>		
尚欠銀行存款及結餘 (不包括存放機構的海外辦事處金額)	777,780	1,368,499
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	60,655	90,170
-儲蓄存款	1,823,070	3,584,817
-定期存款及通知存款	4,851,572	5,140,667
結欠機構的海外辦事處金額	7,152,782	9,890,916
已發行存款證	1,198,275	1,055,363
已發行債券	-	-
其他負債	686,004	733,269
準備金	-	-
<b>總負債</b>	<b><u>16,550,138</u></b>	<b><u>21,863,701</u></b>

**披露財務資料方案**  
**(二零二四年六月三十日)**

**III: 其他資產負債表資料**

**1. 貸款及其他帳目**

	30/6/2024	31/12/2023
	港元 '000	港元 '000
客戶貸款	7,342,344	10,385,863
扣除集體貸款減值撥備	(35,625)	(36,819)
扣除個別貸款減值撥備	(12,665)	(11,572)
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	230,246	221,661
	<u>7,524,300</u>	<u>10,559,133</u>

**2. 已減值貸款總額**

	30/6/2024	31/12/2023
	港元 '000	港元 '000
不履行貸款總額	53,864	53,906
該等貸款佔客戶貸款總額的百分比	0.734%	0.519%
有關該等貸款的暫記帳利息數額	-	-
就該等貸款撥出的個別貸款減值撥備	12,665	11,572
就該等貸款持有抵押品之金額	-	-

於二零二四年六月三十日及二零二三年十二月三十一日,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於該等貸款為已減值貸款總額及特殊準備金之數額。

**3. 過期及重定還款之資產**

	30/6/2024			31/12/2023		
	港元 '000	該等貸款佔 客戶貸款總 額的百分比	特定準備金數 額	港元 '000	該等貸款佔客戶 貸款總額的百分 比	特定準備金 數額
<b>a. 對客戶之過期貸款</b>						
已過期之客戶貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期客戶貸款額	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>就上述有抵押品覆蓋的客戶貸款之抵押 品市值</b>						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**披露財務資料方案**  
(二零二四年六月三十日)

**III: 其他資產負債表資料**

**3. 過期及重定還款之資產(續)**

	30/6/2024			31/12/2023		
	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>b. 對銀行之過期貸款</b>						
已過期之銀行貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期銀行貸款額	-	-	-	-	-	-
就上述有抵押品覆蓋的對銀行之過期貸 款之抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-

於二零二四年六月三十日及二零二三年十二月三十一日,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。

	30/6/2024			31/12/2023		
	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>c. 其他過期貸款</b>						
其他過期貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
其他過期貸款總額	-	-	-	-	-	-
就上述有抵押品覆蓋的其他過期貸款之 抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-

其他過期貸款指貿易票據和應收帳款。

**披露財務資料方案**  
(二零二四年六月三十日)

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

重定還款期之客戶貸款	30/6/2024		31/12/2023	
	港元 '000	該等貸款佔客戶 貸款總額的百份 比	港元 '000	該等貸款佔 客戶貸款總 額的百份比
	53,864	0.734%	53,906	0.519%

重定還款期之銀行貸款	30/6/2024		31/12/2023	
	港元 '000	該等貸款佔銀行 貸款總額的百份 比	港元 '000	該等貸款佔 銀行貸款總 額的百份比
	-	0.000%	-	0.000%

4. 經收回資產

	30/6/2024	31/12/2023
	港元 '000	港元 '000
經收回資產之市值	-	-

於二零二四年六月三十日及二零二三年十二月三十一日，本行並無經收回資產。

**披露財務資料方案**  
**(二零二四年六月三十日)**

**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**

	30/6/2024	31/12/2023
	港元 '000	港元 '000
<b>在香港使用的貸款</b>		
工業, 商業及金融		
- 物業發展	-	-
- 物業投資	-	-
- 金融投資	39,032	1,984,375
- 股票經紀	-	-
- 批發及零售業	495,675	725,609
- 製造業	-	-
- 運輸及運輸設備	85,871	91,146
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	-
	<u>620,578</u>	<u>2,801,130</u>
<b>個人</b>		
- 個人購買"居者有其屋"計劃及"私人參建居屋計劃"樓宇的貸款及"租者置其屋計劃"樓宇之貸款	-	-
- 購買其他住宅物業的貸款	-	-
- 信用咭貸款	-	-
- 其他	-	-
	<u>620,578</u>	<u>2,801,130</u>
<b>在香港使用的貸款額</b>	<u>620,578</u>	<u>2,801,130</u>
就以上持有抵押品之金額	384,289	2,242,287
<b>貿易融資</b>	<u>38,295</u>	<u>14,623</u>
就以上持有抵押品之金額	16,686	14,623
<b>在香港以外使用的貸款</b>	<u>6,683,471</u>	<u>7,570,110</u>
就以上持有抵押品之金額	1,921,671	2,762,407
<b>總客戶貸款</b>	<u>7,342,344</u>	<u>10,385,863</u>

**披露財務資料方案**  
**(二零二四年六月三十日)**

**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。

30/6/2024 (港元 '000)			
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	2,072,811	-	-
中國	707,556	-	-
香港	1,550,559	-	53,864
越南	1,554,907	-	-
巴拿馬	158,080	-	-
其他	1,298,431	-	-
總額	7,342,344	-	53,864

31/12/2023 (港元 '000)			
國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	2,389,026	-	-
中國	995,287	-	-
香港	3,772,003	-	53,906
越南	1,796,301	-	-
巴拿馬	169,922	-	-
其他	1,263,324	-	-
總額	10,385,863	-	53,906



**披露財務資料方案**  
(二零二四年六月三十日)

**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	30/6/2024				(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	-	78	-	-	78
2. 發展國家	559	1,251	-	1,130	2,940
3. 離岸中心	3	-	-	593	596
- 香港	3	-	-	330	333
4. 發展中亞太地區	4,315	-	309	8,164	12,788
- 中國	163	-	-	852	1,015
- 南韓	4,140	-	309	7,007	11,456
5. 其他發展中國家	156	-	-	-	156
<b>Total</b>	<b>5,033</b>	<b>1,329</b>	<b>309</b>	<b>9,887</b>	<b>16,558</b>

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

**披露財務資料方案**  
**(二零二四年六月三十日)**

**III: 其他資產負債表資料**

**8. 對非銀行中資機構的風險額**

以下為本分行於二零二四年六月三十日及二零二三年十二月三十一日，對非銀行中資機構的風險額。

風險類別	30/6/2024		(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	428,933	-	428,933
(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	281,354	-	281,354
(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	898,134	-	898,134
(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	78,264	-	78,264
<b>總額</b>	<b>1,686,685</b>	<b>-</b>	<b>1,686,685</b>
已扣減準備金的資產總額	16,550,138		
資產負債表內的風險額佔總資產百分比	10.19%		

**披露財務資料方案**  
**(二零二四年六月三十日)**

風險類別	31/12/2023		(港元 '000)
	資產負債表 內的風險額	資產負債表外 的風險額	總計
(1)中央政府或中央政府持有的企業、其子公司、及其合資企業	-	-	-
(2)地方政府或地方政府持有的企業、其子公司、及其合資企業	439,554	-	439,554
(3)居住於中國內地的中國公民或其他於中國內地註冊的企業、其子公司、及其合資企業	928,466	-	928,466
(4)其他中央政府企業未有在第一項中報告	-	-	-
(5)其他地方政府企業未有在第二項中報告	-	-	-
(6)居住於中國境外的中國公民或在中國境外註冊的企業而獲批貸款用於中國內地	884,198	-	884,198
(7)其他交易對手而申報機構視該風險為中國內地非銀行風險	2,037,573	-	2,037,573
<b>總額</b>	<b>4,289,791</b>	<b>-</b>	<b>4,289,791</b>
已扣減準備金的資產總額	21,863,701		
資產負債表內的風險額佔總資產百分比	19.62%		

**披露財務資料方案**  
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**III: 其他資產負債表資料**

**9. 貨幣風險**

以下為本分行於二零二四年六月三十日及二零二三年十二月三十一日,所持有非港元貨幣風險。

	30/6/2024		(百萬港元)	
	美元	歐元	其他	合計
現貨資產	14,749	973	645	16,367
現貨負債	(14,802)	(968)	(647)	(16,417)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(53)	5	(2)	(50)
	美元	歐元	其他	合計
結構性倉盤淨額	-	-	-	-

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

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**IV. 資產負債表以外項目**

	30/6/2024	31/12/2023
	港元 '000	港元 '000
<b>或然負債及承擔</b>		
-直接信貸替代項目	247,221	431,671
-與交易有關的或然項目	80,492	-
-與貿易有關的或然項目	83,783	73,414
-票據發行及循環的包銷安排	-	-
-其他承擔	1,311,042	1,551,545
-其他	-	-
<b>衍生工具</b>		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	-	-
利率合約	2,226,998	2,407,388
其他	-	-
<b>公平價值</b>		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	-	-
利率合約	2,230,685	2,413,494
其他	-	-

**V. 流動資金**

	30/6/2024	30/6/2023
期間的平均流動性維持比率	75.79%	53.75%
<b>計算期間</b>	四月-六月 2024	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 (二零二四年六月三十日)

### 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**  
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**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。二零二四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	30/6/2024	31/12/2023
	港元 '000	港元 '000
(i) 資本充足比率	15.09%	15.65%
(ii) 總資本	8,434,643	9,094,589
(iii) 股東資金總額	234,113,329	243,639,241
II. 其他財務資料	30/6/2024	31/12/2023
	港元 '000	港元 '000
(i) 總資產	3,527,804,992	3,587,430,442
(ii) 總負債	3,293,691,663	3,343,785,142
(iii) 總貸款及放款	2,249,779,530	2,311,237,300
(iv) 總存款	2,163,511,280	2,253,143,419
(V) 稅前盈利	30/6/2024	30/6/2023
	港元 '000	港元 '000
	15,990,982	16,672,728



## 行政總裁遵從披露方案聲明

敬啟者：

就二零二四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

二零二四年八月十二日