

KEB Hana Bank Hong Kong Branch
(Incorporated in Republic of Korea with limited liability)
Financial Information Disclosures
as of 30 JUNE 2026

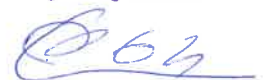
Financial Information Disclosures as of 30 JUNE 2026

Section A - Branch Information

I. Profit and Loss information

	30/6/2026	30/6/2025
	HKD'000	HKD'000
Interest income	333,863	356,803
Interest expenses	227,018	257,799
Net interest income	106,845	99,004
Other operating income		
Commission income	37,711	39,906
Commission expenses	(8,760)	(8,126)
- Net fees and commission income	28,951	31,780
- Gains less losses from foreign exchange operations and trading in derivatives	3,183	5,591
- Income from investments	21,666	22,953
- Other Income	19	-
Net non-interest income	53,819	60,324
Total operating income	160,664	159,328
Operating expenses	(26,570)	(26,352)
Operating profit before provisions	134,094	132,976
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	3,390	(772)
- Specific provision	-	-
- Other provision	(1,081)	911
Operating profit after provisions	131,785	132,837
Gain less losses from disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	131,785	132,837
Taxation charge	19,114	23,044
Profit after taxation	112,671	109,793

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



Authorized Signature

Financial Information Disclosures as of 30 JUNE 2026

II . Balance Sheet Information

	30/6/2026	31/12/2025
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	1,118,856	824,407
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	153,360	167,049
Maturing more than one year	156,862	155,642
Amount due from overseas offices of the institution	585,585	1,187,264
Trade bills	2,134,973	1,904,733
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	5,406,950	4,319,407
-Advances to banks & other financial institutions		
-Accrued interest and other accounts	149,462	146,200
Provisions for impaired loans and receivables		
Less : Collective impairment allowances	(25,140)	(21,591)
Less : Individual impairment allowances	-	-
-other provisions	(5,815)	(6,910)
Investment securities	5,802,722	5,858,955
Other investments	629,625	563,819
Property , plant and equipment and investment properties	-	-
Total assets	16,107,440	15,098,975
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	644,692	400,857
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	60,453	48,595
- Savings deposits	2,361,337	2,426,157
- Time, call and notice deposits	5,904,813	5,030,174
Amount due to overseas offices of the institution	5,399,493	5,520,620
Certificates of deposit issued	1,309,798	1,105,058
Issued debt securities	-	-
Other liabilities	426,854	567,514
Provisions	-	-
Total liabilities	16,107,440	15,098,975

Financial Information Disclosures as of 30 JUNE 2026

III. Additional balance sheet information

1. Advances and other accounts

	30/6/2026	31/12/2025
	HKD'000	HKD'000
Advances to customers	5,406,950	4,319,407
Less : Collective impairment allowances	(24,480)	(20,982)
Less : Individual impairment allowances	-	-
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	149,462	146,200
	<u>5,531,932</u>	<u>4,444,625</u>

2. Impaired Loans

	30/6/2026	31/12/2025
	HKD'000	HKD'000
Gross advances to customers	-	-
As percentage of total advances to customers	0.000%	0.000%
Suspended interest	-	-
Individual impairment allowances against such advances	-	-
Value of collateral against such advances	-	-

There were no advances and impaired loans to banks and other financial institutions as at 30 June 2026 and 31 December 2025 nor were there any specific provisions made related on these two days.

3. Overdue And Rescheduled Assets

	30/6/2026			31/12/2025		
a. Overdue advances to customers	HKD'000	% of total advances to customers	Specific provision	HKD'000	% of total advances to customers	Specific provision
Advances to customers overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to customers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Current market value of collateral held against secured overdue advances to customers						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Financial Information Disclosures as of 30 JUNE 2026

III. Additional balance sheet information

3. Overdue And Rescheduled Assets (Continued)

	30/6/2026			31/12/2025		
	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 2026 and 31 December 2025 nor were there any rescheduled advances to banks and other financial institutions on these two days.

	30/6/2026			31/12/2025		
	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.

Financial Information Disclosures as of 30 JUNE 2026

III. Additional balance sheet information

d. Rescheduled advances

	30/6/2026		31/12/2025	
Rescheduled advances to customers	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
	-	0.000%	-	0.000%

	30/6/2026		31/12/2025	
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

	30/6/2026	31/12/2025
	HKD'000	HKD'000
Market value of repossessed assets	-	-

There were no repossessed assets as at 30 June 2026 and 31 December 2025.

Financial Information Disclosures as of 30 JUNE 2026

III. Additional balance sheet information

5. Advance to customers - by industry sectors

	30/6/2026	31/12/2025
	HKD'000	HKD'000
Loans for use in Hong Kong to		
Industrial, commercial and financial		
-Property development	-	-
-Property investment	-	-
-Financial concerns	39,215	38,910
-Stockbrokers	-	-
-Wholesale and retail trade	644,205	633,444
-Manufacturing	-	-
- Recreational activities	-	-
- Information Technology	-	-
-Others	-	5,000
	683,420	677,354
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	683,420	677,354
of which covered by collateral	294,500	265,117
Trade finance	12,215	9,428
of which covered by collateral	-	3,068
Loans for use outside Hong Kong	4,711,315	3,632,625
of which covered by collateral	1,163,417	1,472,157
Total Advances to customers	5,406,950	4,319,407

Financial Information Disclosures as of 30 JUNE 2026

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	30/6/2026 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	1,488,620	-	-
China	17,473	-	-
Hong Kong	1,042,300	-	-
Vietnam	1,360,737	-	-
Panama	-	-	-
Others	1,497,820	-	-
Total	5,406,950	-	-

Countries	Gross amount to customers	31/12/2025 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	680,934	-	-
China	17,828	-	-
Hong Kong	1,030,751	-	-
Vietnam	1,339,864	-	-
Panama	122,568	-	-
Others	1,127,462	-	-
Total	4,319,407	-	-

Financial Information Disclosures as of 30 JUNE 2026

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	30/6/2026				(HKD'Million)
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	157	-	-	157
2. Developed countries	1,001	1,110	630	126	2,867
3. Offshore centres	1	-	-	221	222
<i>of which Hong Kong</i>	<i>1</i>	<i>-</i>	<i>-</i>	<i>221</i>	<i>222</i>
4 . Developing Asia & Pacific	3,564	40	516	8,691	12,811
<i>of which China</i>	<i>39</i>	<i>-</i>	<i>-</i>	<i>158</i>	<i>197</i>
<i>of which South Korea</i>	<i>3,470</i>	<i>40</i>	<i>279</i>	<i>8,247</i>	<i>12,036</i>
5.Other Developing countries	-	-	-	-	-
Total	4,566	1,307	1,146	9,038	16,057

Counterparty Country / Jurisdiction	31/12/2025				(HKD'Million)
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	195	-	-	195
2. Developed countries	749	1,030	564	155	2,498
3. Offshore centres	-	-	-	347	347
<i>of which Hong Kong</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>223</i>	<i>223</i>
4 . Developing Asia & Pacific	3,931	1	593	7,500	12,025
<i>of which China</i>	<i>59</i>	<i>-</i>	<i>-</i>	<i>157</i>	<i>216</i>
<i>of which South Korea</i>	<i>3,872</i>	<i>1</i>	<i>280</i>	<i>7,043</i>	<i>11,196</i>
5.Other Developing countries	-	-	-	-	-
Total	4,680	1,226	1,157	8,002	15,065

Financial Information Disclosures as of 30 JUNE 2026

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 2026 and 31 December 2025.

Types of Counterparties	30/6/2026		(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	-	-	-
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	17,602	-	17,602
(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	270,211	-	270,211
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	78,524	-	78,524
Total	366,337	-	366,337
Total assets after provision	16,107,440		
On-balance sheet exposures as percentage of total assets	2.27%		

Financial Information Disclosures as of 30 JUNE 2026

Types of Counterparties	31/12/2025		(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	-	-	-
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	17,956	-	17,956
(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	268,212	-	268,212
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	77,945	-	77,945
Total	364,113	-	364,113
Total assets after provision	15,098,975		
On-balance sheet exposures as percentage of total assets	2.41%		

Financial Information Disclosures as of 30 JUNE 2026

III. Additional balance sheet information

9. Currency Risk

The following is the Branch's foreign currency exposures as at 30 June 2026 and 31 December 2025.

	(HKD'Million)			
	30/6/2026			
	US dollar	Euro	Others	Total
Spot assets	15,307	562	115	15,984
Spot liabilities	(15,322)	(561)	(112)	(15,995)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(15)	1	3	(11)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

	(HKD'Million)			
	31/12/2025			
	US dollar	Euro	Others	Total
Spot assets	14,140	612	141	14,893
Spot liabilities	(14,157)	(611)	(141)	(14,909)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(17)	1	-	(16)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

Financial Information Disclosures as of 30 JUNE 2026

IV. Off-balance sheet exposures

	30/6/2026 HKD'000	31/12/2025 HKD'000
Contingent liabilities and commitments		
-Direct credit substitutes	484,932	454,592
-Transaction-related contingent items	115,450	511,394
-Trade-related contingent items	52,836	69,976
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,619,204	1,747,244
-Others	-	-

Derivatives

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	2,419,727	2,677,932
-Others	-	-

Fair Value

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	2,474,069	2,697,071
-Others	-	-

V. Liquidity

	30/6/2026	30/6/2025
Average liquidity maintenance ratio for the period	87.12%	89.19%
Calculation period	Apr-Jun 2026	Apr-Jun 2025

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 2026

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 quarterly 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 2026

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.

	30/6/2026						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
Assets							
Cash	4,004	-	-	-	-	-	4,004
Due from banks	1,165,881	547,746	110,934	30,490	156,883	-	2,011,934
Debt Securities	5,802,722	-	-	-	-	-	5,802,722
Acceptance and bills of exchange	-	604,614	1,096,910	451,787	-	-	2,153,311
Loans and advances	-	472,679	530,559	1,998,403	2,334,678	99,967	5,436,286
Other Assets	45,179	-	-	-	563,264	121,695	730,138
	7,017,786	1,625,039	1,738,403	2,480,680	3,054,825	221,662	16,138,395
Liabilities							
Customer deposits	2,427,640	1,492,204	3,528,618	943,317	-	-	8,391,779
Due to Banks	136,276	2,003,511	2,638,932	839,951	78,440	374,116	6,071,226
Financial Instruments	-	509,802	486,272	313,724	-	-	1,309,798
Other Liabilities	-	-	-	-	-	334,637	334,637
	2,563,916	4,005,517	6,653,822	2,096,992	78,440	708,753	16,107,440
Net liabilities gap	4,453,870	(2,380,478)	(4,915,419)	383,688	2,976,385	(487,091)	
Commitments							
Direct credit substitutes	400	10,753	20,870	411,870	41,039	-	484,932
Transaction-related contingent items	-	-	115,450	-	-	-	115,450
Trade-related contingent items	26,245	14,661	11,930	-	-	-	52,836
Other Commitments	-	178,112	647,682	728,642	64,768	-	1,619,204
	26,645	203,526	795,932	1,140,512	105,807	-	2,272,422
	31/12/2025						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
Assets							
Cash	4,953	-	-	-	-	-	4,953
Due from banks	1,936,373	100,785	108,889	29,338	155,663	-	2,331,048
Debt Securities	5,858,955	-	-	-	-	-	5,858,955
Acceptance and bills of exchange	28,324	487,568	1,083,260	326,160	-	-	1,925,312
Loans and advances	-	236,640	678,204	1,399,237	1,947,873	77,142	4,339,096
Other Assets	46,607	-	-	4,594	563,819	53,092	668,112
	7,875,212	824,993	1,870,353	1,759,329	2,667,355	130,234	15,127,476
Liabilities							
Customer deposits	2,508,353	716,400	610,568	3,738,237	-	-	7,573,558
Due to Banks	15,144	1,687,109	2,664,612	1,132,228	77,848	371,206	5,948,147
Financial Instruments	-	311,284	793,774	-	-	-	1,105,058
Other Liabilities	-	-	-	-	-	472,212	472,212
	2,523,497	2,714,793	4,068,954	4,870,465	77,848	843,418	15,098,975
Net liabilities gap	5,351,715	(1,889,800)	(2,198,601)	(3,111,136)	2,589,507	(713,184)	
Commitments							
Direct credit substitutes	1,893	-	97,634	306,650	48,415	-	454,592
Transaction-related contingent items	-	48,058	298,291	165,045	-	-	511,394
Trade-related contingent items	31,135	26,444	12,397	-	-	-	69,976
Other Commitments	-	192,196	698,898	786,260	69,890	-	1,747,244
	33,028	266,698	1,107,220	1,257,955	118,305	-	2,783,206

Financial Information Disclosures as of 30 JUNE 2026

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 2026 is in accordance with the Korean-International Financial Standard.

I. Capital and capital adequacy	30/6/2026	31/12/2025
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	15.26%	15.60%
(ii) Total share capital	7,637,037	8,140,590
(iii) Total amount of shareholder funds	246,496,702	247,558,531
II. Other financial information	30/6/2026	31/12/2025
	HKD'000	HKD'000
(i) Total assets	3,630,075,676	3,658,606,607
(ii) Total liabilities	3,383,578,975	3,411,048,076
(iii) Total loans and advances	2,222,403,313	2,354,984,186
(iv) Total deposits	2,114,721,595	2,220,276,680
	30/6/2026	30/6/2025
	HKD'000	HKD'000
Pre-tax profit	17,160,693	17,835,688

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 2026 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

RYU Gui Hyun
Chief Executive
31/7/2026

披露財務資料方案
(二零二六年六月三十日)

A 部 - 分行資料

I 部: 損益計算表

	30/6/2026	30/6/2025
	港元 '000	港元 '000
利息收入	333,863	356,803
利息支出	227,018	257,799
淨利息收入	106,845	99,004
其他營業收入		
服務費及佣金收入	37,711	39,906
服務費及佣金支出	(8,760)	(8,126)
-服務費及佣金收入淨額	28,951	31,780
衍生工具及外匯收益減虧損	3,183	5,591
-其他投資收入	21,666	22,953
-其他收入	19	-
淨非利息收入	53,819	60,324
營業收入	160,664	159,328
營運支出	(26,570)	(26,352)
營業溢利	134,094	132,976
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	3,390	(772)
-特定準備金	-	-
-其他準備金	(1,081)	911
已減值貸款準備金/回撥後之溢利	131,785	132,837
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	131,785	132,837
稅項	19,114	23,044
除稅後溢利	112,671	109,793

披露財務資料方案
(二零二六年六月三十日)

II. 資產負債表

	30/6/2026	31/12/2025
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)	1,118,856	824,407
在其他銀行及金融機構並於1個月到12月內到期的存款	153,360	167,049
在其他銀行及金融機構並於1年以上到期的存款	156,862	155,642
(不包括存放機構的海外辦事處金額)		
存放機構的海外辦事處金額	585,585	1,187,264
貿易票據	2,134,973	1,904,733
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	5,406,950	4,319,407
-給予銀行及其他金融機構的貸款		
-應計利息及其他帳目	149,462	146,200
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	(25,140)	(21,591)
-扣除個別貸款減值撥備	-	-
-其他準備金	(5,815)	(6,910)
投資證券	5,802,722	5,858,955
其他投資	629,625	563,819
物業、工業裝置及設備以及投資物業	-	-
總資產	16,107,440	15,098,975
負債		
尚欠銀行存款及結餘	644,692	400,857
(不包括存放機構的海外辦事處金額)		
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	60,453	48,595
-儲蓄存款	2,361,337	2,426,157
-定期存款及通知存款	5,904,813	5,030,174
結欠機構的海外辦事處金額	8,326,603	7,504,926
已發行存款證	5,399,493	5,520,620
已發行債券	1,309,798	1,105,058
其他負債	-	-
其他負債	426,854	567,514
準備金	-	-
總負債	16,107,440	15,098,975

披露財務資料方案
(二零二六年六月三十日)

III: 其他資產負債表資料

1. 貸款及其他帳目

	30/6/2026	31/12/2025
	港元 '000	港元 '000
客戶貸款	5,406,950	4,319,407
扣除集體貸款減值撥備	(24,480)	(20,982)
扣除個別貸款減值撥備	-	-
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	149,462	146,200
	<u>5,531,932</u>	<u>4,444,625</u>

2. 已減值貸款總額

	30/6/2026	31/12/2025
	港元 '000	港元 '000
不履行貸款總額	-	-
該等貸款佔客戶貸款總額的百分比	0.000%	0.000%
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	-	-
就該等貸款持有抵押品之金額	-	-

於二零二六年六月三十日及二零二五年十二月三十一日,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

	30/6/2026			31/12/2025		
	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
(二零二六年六月三十日)

III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

	30/6/2026			31/12/2025		
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百份 比	特定準備金 數額
b. 對銀行之過期貸款						
已過期之銀行貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期銀行貸款額	-	-	-	-	-	-
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	-	-	-	-	-	-
	-	-	-	-	-	-

於二零二六年六月三十日及二零二五年十二月三十一日,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。

	30/6/2026			31/12/2025		
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百份 比	特定準備金 數額
c. 其他過期貸款						
其他過期貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
其他過期貸款總額	-	-	-	-	-	-
就上述有抵押品覆蓋的其他過期貸款之抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-
	-	-	-	-	-	-

其他過期貸款指貿易票據和應收帳款。

披露財務資料方案
(二零二六年六月三十日)

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	30/6/2026		31/12/2025	
	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
	-	0.000%	-	0.000%

重定還款期之銀行貸款	30/6/2026		31/12/2025	
	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

經收回資產之市值	30/6/2026	31/12/2025
	港元 '000	港元 '000
	-	-

於二零二六年六月三十日及二零二五年十二月三十一日, 本行並無經收回資產。

披露財務資料方案
(二零二六年六月三十日)

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

	<u>30/6/2026</u>	<u>31/12/2025</u>
	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	39,215	38,910
- 股票經紀	-	-
- 批發及零售業	644,205	633,444
- 製造業	-	-
- 運輸及運輸設備	-	-
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	5,000
	<u>683,420</u>	<u>677,534</u>
個人		
- 個人購買"居者有其屋"計劃及"私人參建居屋計劃"樓宇的貸款及"租者置其屋計劃"樓宇之貸款	-	-
- 購買其他住宅物業的貸款	-	-
- 信用咭貸款	-	-
- 其他	-	-
在香港使用的貸款額	<u>683,420</u>	<u>677,534</u>
就以上持有抵押品之金額	294,500	265,117
貿易融資	<u>12,215</u>	<u>9,428</u>
就以上持有抵押品之金額	-	3,068
在香港以外使用的貸款	<u>4,711,315</u>	<u>3,632,625</u>
就以上持有抵押品之金額	1,163,417	1,472,157
總客戶貸款	<u><u>5,406,950</u></u>	<u><u>4,319,407</u></u>

披露財務資料方案
(二零二六年六月三十日)

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。

30/6/2026 (港元 '000)

國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	1,488,620	-	-
中國	17,473	-	-
香港	1,042,300	-	-
越南	1,360,737	-	-
巴拿馬	-	-	-
其他	1,497,820	-	-
總額	5,406,950	-	-

31/12/2025 (港元 '000)

國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	680,934	-	-
中國	17,828	-	-
香港	1,030,751	-	-
越南	1,339,864	-	-
巴拿馬	122,568	-	-
其他	1,127,462	-	-
總額	4,319,407	-	-

披露財務資料方案
(二零二六年六月三十日)

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	30/6/2026				(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	-	157	-	-	157
2. 發展國家	1,001	1,110	630	126	2,867
3. 離岸中心	1	-	-	221	222
- 香港	1	-	-	221	222
4. 發展中亞太地區	3,564	40	516	8,691	12,811
- 中國	39	-	-	158	197
- 南韓	3,470	40	279	8,247	12,036
5. 其他發展中國家	-	-	-	-	-
總額	4,566	1,307	1,146	9,038	16,057

交易對手地區 / 管轄區域	31/12/2025				(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	-	195	-	-	195
2. 發展國家	749	1,030	564	155	2,498
3. 離岸中心	-	-	-	347	347
- 香港	-	-	-	223	223
4. 發展中亞太地區	3,931	1	593	7,500	12,025
- 中國	59	-	-	157	216
- 南韓	3,872	1	280	7,043	11,196
5. 其他發展中國家	-	-	-	-	-
總額	4,680	1,226	1,157	8,002	15,065

披露財務資料方案
(二零二六年六月三十日)

III: 其他資產負債表資料

8. 對非銀行中資機構的風險額

以下為本分行於二零二六年六月三十日及二零二五年十二月三十一日，對非銀行中資機構的風險額。

風險類別	30/6/2026		(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	-	-	-
(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	17,602	-	17,602
(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	270,211	-	270,211
(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	78,524	-	78,524
總額	366,337	-	366,337
已扣減準備金的資產總額	16,107,440		
資產負債表內的風險額佔總資產百分比	2.27%		

披露財務資料方案
(二零二六年六月三十日)

風險類別	31/12/2025		(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	-	-	-
(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	17,956	-	17,956
(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	268,212	-	268,212
(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	77,945	-	77,945
總額	364,113	-	364,113
已扣減準備金的資產總額	15,098,975		
資產負債表內的風險額佔總資產百分比	2.41%		

披露財務資料方案
(二零二六年六月三十日)

III: 其他資產負債表資料

9. 貨幣風險

以下為本分行於二零二六年六月三十日及二零二五年十二月三十一日,所持有非港元貨幣風險。

	30/6/2026		(百萬港元)	
	美元	歐元	其他	總計
現貨資產	15,307	562	115	15,984
現貨負債	(15,322)	(561)	(112)	(15,995)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(15)	1	3	(11)
	美元	歐元	其他	總計
結構性倉盤淨額	-	-	-	-

	31/12/2025		(百萬港元)	
	美元	歐元	其他	總計
現貨資產	14,140	612	141	14,893
現貨負債	(14,157)	(611)	(141)	(14,909)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(17)	1	-	(16)
	美元	歐元	其他	總計
結構性倉盤淨額	-	-	-	-

披露財務資料方案
(二零二六年六月三十日)

IV. 資產負債表以外項目

	<u>30/6/2026</u>	<u>31/12/2025</u>
	港元 '000	港元 '000
或然負債及承擔		
-直接信貸替代項目	484,932	454,592
-與交易有關的或然項目	115,450	511,394
-與貿易有關的或然項目	52,836	69,976
-票據發行及循環的包銷安排	-	-
-其他承擔	1,619,204	1,747,244
-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	2,419,727	2,677,932
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	2,474,069	2,697,071
其他	-	-

V. 流動資金

	<u>30/6/2026</u>	<u>30/6/2025</u>
期間的平均流動性維持比率	87.12%	89.19%
計算期間	四月-六月 2026	四月-六月 2025

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
(二零二六年六月三十日)

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

流動資金壓力測試：

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

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

應急融資計劃

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

融資多元化

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

監察與報告

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

披露財務資料方案
(二零二六年六月三十日)

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。

30/6/2026							(港元 '000)
	即時償還	1個月內	1個月以上 但3個月內	3個月以上 但1年以內	1年以上 但5年內	5年以上	總額
資產							
現金	4,004	-	-	-	-	-	4,004
存放銀行同業	1,165,881	547,746	110,934	30,490	156,883	-	2,011,934
投資證券	5,802,722	-	-	-	-	-	5,802,722
貿易票據	-	604,614	1,096,910	451,787	-	-	2,153,311
客戶貸款及墊款	-	472,679	530,559	1,998,403	2,334,678	99,967	5,436,286
其他資產	45,179	-	-	-	563,264	121,695	730,138
	7,017,786	1,625,039	1,738,403	2,480,680	3,054,825	221,662	16,138,395
負債							
客戶存款	2,427,640	1,492,204	3,528,618	943,317	-	-	8,391,779
銀行同業存款	136,276	2,003,511	2,638,932	839,951	78,440	374,116	6,071,226
已發行存款證	-	509,802	486,272	313,724	-	-	1,309,798
其他負債	-	-	-	-	-	334,637	334,637
	2,563,916	4,005,517	6,653,822	2,096,992	78,440	708,753	16,107,440
淨負債差距	4,453,870	(2,380,478)	(4,915,419)	383,688	2,976,385	(487,091)	
承擔							
直接信貸替代項目	400	10,753	20,870	411,870	41,039	-	484,932
與交易有關的或有項目	-	-	115,450	-	-	-	115,450
與貿易有關的或有項目	26,245	14,661	11,930	-	-	-	52,836
其他承擔	-	178,112	647,682	728,642	64,768	-	1,619,204
	26,645	203,526	795,932	1,140,512	105,807	-	2,272,422
31/12/2025							(港元 '000)
	即時償還	1個月內	1個月以上 但3個月內	3個月以上 但1年以內	1年以上 但5年內	5年以上	總額
資產							
現金	4,953	-	-	-	-	-	4,953
存放銀行同業	1,936,373	100,785	108,889	29,338	155,663	-	2,331,048
投資證券	5,858,955	-	-	-	-	-	5,858,955
貿易票據	28,324	487,568	1,083,260	326,160	-	-	1,925,312
客戶貸款及墊款	-	236,640	678,204	1,399,237	1,947,873	77,142	4,339,096
其他資產	46,607	-	-	4,594	563,819	53,092	668,112
	7,875,212	824,993	1,870,353	1,759,329	2,667,355	130,234	15,127,476
負債							
客戶存款	2,508,353	716,400	610,568	3,738,237	-	-	7,573,558
銀行同業存款	15,144	1,687,109	2,664,612	1,132,228	77,848	371,206	5,948,147
已發行存款證	-	311,284	793,774	-	-	-	1,105,058
其他負債	-	-	-	-	-	472,212	472,212
	2,523,497	2,714,793	4,068,954	4,870,465	77,848	843,418	15,098,975
淨負債差距	5,351,715	(1,889,800)	(2,198,601)	(3,111,136)	2,589,507	(713,184)	
承擔							
直接信貸替代項目	1,893	-	97,634	306,650	48,415	-	454,592
與交易有關的或有項目	-	48,058	298,291	165,045	-	-	511,394
與貿易有關的或有項目	31,135	26,444	12,397	-	-	-	69,976
其他承擔	-	192,196	698,898	786,260	69,890	-	1,747,244
	33,028	266,698	1,107,220	1,257,955	118,305	-	2,783,206

披露財務資料方案
(二零二六年六月三十日)

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。二零二六年度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>30/6/2026</u>	<u>31/12/2025</u>
	港元 '000	港元 '000
(i) 資本充足比率	15.26%	15.60%
(ii) 總資本	7,637,037	8,140,590
(iii) 股東資金總額	246,496,702	247,558,531

II. 其他財務資料	<u>30/6/2026</u>	<u>31/12/2025</u>
	港元 '000	港元 '000
(i) 總資產	3,630,075,676	3,658,606,607
(ii) 總負債	3,383,578,975	3,411,048,076
(iii) 總貸款及放款	2,222,403,313	2,354,984,186
(iv) 總存款	2,114,721,595	2,220,276,680

(V) 稅前盈利	<u>30/6/2026</u>	<u>30/6/2025</u>
	港元 '000	港元 '000
	17,160,693	17,835,688

行政總裁遵從披露方案聲明

敬啟者：

就二零二六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

柳貴鉉 謹啟

二零二六年七月三十一日