



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

**Financial Information Disclosure Statement (Unaudited)**  
**For the year ended 31 December 2021**

**財務資料披露報表(未經審計)**  
**截至二零二一年十二月三十一日止年度**

NongHyup Bank, Hong Kong Branch ("the Branch") is a licensed bank under the Banking Ordinance (Cap. 155). The Branch principally engages in corporate banking, treasury and trade finance.

農協銀行香港分行（“本行”），根據《銀行業條例》（第 155 章）是一間持牌銀行。本行主要從事企業銀行，財資管理及貿易融資業務。

The Branch prepares this financial disclosure statement for the year ended 31 December 2021 ("the statement") in accordance with the Banking (Disclosure) Rules (Cap. 155M).

本行根據《銀行業披露規則》（第 155M 章）編制此截至二零二一年十二月三十一日止年度財務資料披露。

The statement is also available at the Branch office and the Public Register of the Hong Kong Monetary Authority ("HKMA").

此財務資料披露亦可於本行和香港金融管理局（“金管局”）查冊處索閱。

NONGHYUP BANK (HONG KONG BRANCH)  
 FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR  
 ENDED 31 DECEMBER 2021 (UNAUDITED)  
 農協銀行(香港分行)  
 截至二零二一年十二月三十一日之財務資料披露聲明書 (未經審計)

**SECTION A: HONG KONG BRANCH INFORMATION**

甲部:香港分行資料

PROFIT AND LOSS ACCOUNT	損益結算表	Notes 附註	26 November 2021 to 31 December 2021 2021年11月26日至 12月31日 HKD'000 港幣千元
Interest income	利息收入		-
Interest expenses	利息支出		-
<b>Net interest income</b>	<b>淨利息收入</b>		-
Other operating income	其他經營收入	1	-
Operating expenses	經營支出	2	(1,829)
<b>Operating profit/(loss) before impairment losses</b>	<b>減值撥備前之經營利潤/ (虧損)</b>		<b>(1,829)</b>
Impairment losses and provisions for impaired loans and receivables	減值損失及為已減值貸款 及應收款項而提撥的準備 金		-
Gain less losses from disposal of property, plant and equipment	出售物業、工業裝置及設 備的收益減虧損		-
<b>Profit/(loss) before taxation</b>	<b>稅前利潤/(虧損)</b>		<b>(1,829)</b>
Tax expense	稅項開支		-
<b>Profit/(loss) after taxation</b>	<b>稅後利潤/(虧損)</b>		<b>(1,829)</b>

Remark:

NongHyup Bank Hong Kong Branch commenced business on 26 November 2021. This is the first financial information disclosure statement for the Branch in accordance with the Banking (Disclosure) Rules. Comparative information is not available.

備註:

農協銀行(香港分行)於二零二一年十一月二十六日開始營業。本報告為本行首次根據《銀行業披露規則》披露的財務資料披露聲明書，沒有比較資料可提供。

NONGHYUP BANK (HONG KONG BRANCH)  
 FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR  
 ENDED 31 DECEMBER 2021 (UNAUDITED)  
 農協銀行(香港分行)  
 截至二零二一年十二月三十一日之財務資料披露聲明書 (未經審計)

BALANCE SHEET	資產負債表	Notes 附註	31 December 2021 2021年12月31日 HKD'000/港幣千元
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks (except those included in amount due from overseas offices)	現金及銀行結餘 (不包括存放於海外辦事處 之金額)		12,476
Placements with banks and financial institutions maturing between one and twelve months	存放於其他銀行之一至十二 個月到期款項(不包括存放 於海外辦事處之金額)		-
Amount due from overseas offices of the institutions	存放於海外辦事處的數額		-
Trade bills	貿易票據	3	-
Advances and other accounts	貸款及其他賬項	4	-
Certificates of deposits held	持有的存款證	5	-
Investment in securities at fair value through profit and loss	以公允價值計量且其變動計 入當期損益的證券投資	5	-
Investment in securities at amortised cost	以攤餘成本計量的證券投資	5	-
Investment in securities at fair value through other comprehensive income	以公允價值計量且其變動計 入其他綜合收益的證券投資	5	-
Other Investments	其他投資	6	-
Properties, plant and equipment	物業、工業裝置及設備		729
Other assets	其他資產		989
<b>Total assets</b>	<b>資產總額</b>		<b>14,194</b>
<b>Reserve and Liabilities</b>	<b>儲備及負債</b>		
Deposits and balances from banks (except those included in amount due to overseas offices)	尚欠銀行存款及結餘(結欠 海外辦事處的數額除外)		-
Deposits from customers	客戶存款	12	-
Amount due to overseas offices of the institution	結欠海外辦事處的數額		16,000
Certificates of deposits issued	已發行存款證		-
Issued debt securities	已發行債務證券		-
Other liabilities	其他負債		23
Provisions	準備金		-
<b>Total liabilities</b>	<b>負債總額</b>		<b>16,023</b>
Accumulated losses	累計虧損		(1,829)
<b>Total reserves</b>	<b>儲備總額</b>		<b>(1,829)</b>
<b>Total reserves and liabilities</b>	<b>儲備及負債總額</b>		<b>14,194</b>

1. OTHER OPERATING INCOME 其他經營收入

		26 November 2021 to 31 December 2021 2021年11月26日至 12月31日 HKD'000 港幣千元
Gains less losses from foreign exchange operations and trading in derivatives	外匯業務和衍生工具買賣的收益淨額	
Gains less losses arising from trading in foreign currencies	買賣性質外匯業務淨利潤/(虧損)	-
Gains less losses arising from non-trading in foreign currencies	非買賣性質外匯業務淨利潤/(虧損)	-
Gains less losses arising from trading in interest rate derivatives	淨利率衍生工具收益淨利潤/(虧損)	-
Gains less losses from other trading activities	其他衍生工具收益淨利潤/(虧損)	-
		-
Gains less losses from securities held for trading purpose	來自持有作交易用途的證券的淨利潤/(虧損)	-
Net fee and commission income	淨收費及佣金收入	
Fee and commission income	手續費及佣金收入	-
Less: Fee and commission expenses	減:手續費及佣金支出	-
		-
Others	其他收入	
Gain/ (Loss) from non-trading investment	非買賣性質投資的收益	-
Gain/ (Loss) from other income	其他	-
		-

2. OPERATING EXPENSES 經營支出

		26 November 2021 to 31 December 2021 2021年11月26日至 12月31日 HKD'000 港幣千元
Staff expenses	職員開支	(1,515)
Rental expenses	租金開支	(103)
Other operating expenses	其他營運支出	(211)
		(1,829)

### 3. TRADE BILLS 貿易票據

		31 December 2021 2021年12月31日 HKD'000/港幣千元
Trade bills	貿易票據	-
ECL allowance – stage 1	預期信用減值準備 – 第一階段	-
		-

### 4. ADVANCES AND OTHER ACCOUNTS 貸款及其他賬項

		31 December 2021 2021年12月31日 HKD'000/港幣千元
Advances to customers	客戶貸款	-
ECL allowance – stage 1	預期信用減值準備 – 第一階段	-
		-
Advances to banks	銀行同業及其他金融機構貸款	-
ECL allowance – stage 1	預期信用減值準備 – 第一階段	-
		-
Advances to customers	貿易票據	-
ECL allowance – stage 1	預期信用減值準備 – 第一階段	-
		-

### 5. CERTIFICATES OF DEPOSIT HELD AND INVESTMENT IN SECURITIES 持有之存款證及投資證券

		31 December 2021 2021年12月31日 HKD'000/港幣千元
Certificates of deposit held	持有之存款證	-
ECL allowance – stage 1	預期信用減值準備 – 第一階段	-
		-
Investment in securities at fair value through profit and loss	以公允價值計量且其變動計入當期損益的證券投資	-
Investment in securities at amortised cost	以攤餘成本計量的證券投資	-
ECL allowance – stage 1	預期信用減值準備 – 第一階段	-
		-
Investment in securities at fair value through other comprehensive income	以公允價值計量且其變動計入其他綜合收益的證券投資	-
ECL allowance – stage 1	預期信用減值準備 – 第一階段	-
		-

6. OTHER INVESTMENTS 其他投資

		31 December 2021 2021年12月31日 HKD'000/港幣千元
Other Investments	其他投資	-
ECL allowance – stage 1	預期信用減值準備 – 第一階段	-
		-

7. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS 客戶的貸款及墊款分析

7.1 Analysis by industry sectors 按行業分類劃分

		31 December 2021 2021年12月31日 HKD'000 港幣千元	% covered by collateral 抵押品佔比
Loans and advances for use in Hong Kong	在香港使用之貸款及墊款		
Industrial, commercial and financial	工業、商業及金融		
Property development	物業發展	-	-
Property investment	物業投資	-	-
Financial concerns	金融業務	-	-
Wholesale and retail trade	批發及零售貿易	-	-
Manufacturing	製造業	-	-
Transport and transport equipment	運輸及運輸設備	-	-
Information technology	資訊科技	-	-
Others	其他	-	-
		-	-
Individuals	個人	-	-
Total loans and advances for use in Hong Kong	在香港使用之貸款及墊款總計	-	-
Trade finance	貿易融資	-	-
Loans and advances for use outside Hong Kong	在香港以外使用之貸款及墊款	-	-
		-	-
<b>Total</b>	<b>總額</b>	<b>-</b>	<b>-</b>

7. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS (CONTINUED)

客戶的貸款及墊款分析 (續)

7.2 Analysis by geographical segments 按地區劃分

Loans and advances to customers by geographical segments are classified in accordance with the location of the counterparties after taking into account any recognized risk transfer.

客戶貸款及墊款的地區分類是按照交易對手的所在地區，並已顧及認可風險轉移因素。

		31 December 2021 2021年12月31日	
		Loans and advances to customers 客戶的貸款及墊款 HKD'000 港幣千元	ECL allowance 預期信用減值準備 HKD'000 港幣千元
South Korea	南韓	-	-
China	中國	-	-
Hong Kong	香港	-	-
Others	其他	-	-
		-	-

8. ANALYSIS OF IMPAIRED LOANS AND ADVANCES AND REPOSSESSED ASSETS TO CUSTOMERS 對客戶的減值貸款及墊款及收回資產分析

There was no impaired loans and advances and repossessed assets to customers as at 31 December 2021.

於二零二一年十二月三十一日並沒有對客戶的減值貸款及墊款及收回資產。

9. ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS TO CUSTOMERS 對客戶的逾期及重組資產分析

There was no overdue and rescheduled assets to customers as at 31 December 2021.

於二零二一年十二月三十一日並沒有對客戶的逾期及重組資產。

10. ANALYSIS OF IMPAIRED LOANS AND ADVANCES AND REPOSSESSED ASSETS TO BANKS 對銀行的減值貸款及墊款及收回資產分析

There was no impaired loans and advances and repossessed assets to banks as at 31 December 2021.

於二零二一年十二月三十一日並沒有對銀行的減值貸款及墊款及收回資產。

11. ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS TO BANKS 對銀行的逾期及重組資產分析

There was no overdue and rescheduled assets to banks as at 31 December 2021.

於二零二一年十二月三十一日並沒有對銀行的逾期及重組資產。



12. DEPOSITS FROM CUSTOMERS 客戶存款

		31 December 2021 2021年12月31日 HKD'000/港幣千元
Demand deposits and current accounts	活期存款及往來帳戶	-
Saving deposits	儲蓄存款	-
Time, call and notice deposits	定期、短期通知及通知存款	-
		-

## 1. INTERNATIONAL CLAIMS 國際債權

The information on International Claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

國際債權資料披露對海外交易對手風險額最終風險的所在地，並已顧及認可風險轉移因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔已計算認可風險轉移的風險總額的百分之十或以上，該地區的國際債權便須予以披露。

HK\$'m		31 December 2021 2021年12月31日					Total 總額
		Banks 銀行	Official sector 公營機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非銀行私營機構	Others 其他	
<b>Offshores centres</b>	<b>境外中心</b>						
<i>Of which: Hong Kong</i>	香港	-	-	-	-	-	-
<b>Developing Countries</b>	<b>亞太區發展中國家</b>						
<i>Of which: South Korea</i>	南韓	12	-	-	-	-	12
<b>Total</b>	<b>總額</b>	<b>12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12</b>

## 2. CURRENCY RISK EXPOSURE 貨幣風險

An individual currency is reported if its net position constitutes 10 % or more of the total net position in all foreign currencies.

當某一種外幣的淨持有額佔所持有外幣淨盤總額的百分之十或以上，該外幣的淨持有額及淨倉盤便予以披露。

		31 December 2021 2021年12月31日				
HK\$'m		USD 美元	EUR 歐元	AUD 澳元	Others 其他	Total 總額
Spot Assets	現貨資產	-	-	-	-	-
Spot Liabilities	現貨負債	-	-	-	-	-
Forward purchases	遠期買入	-	-	-	-	-
Forward sales	遠期賣出	-	-	-	-	-
Net option position	期權淨持倉量	-	-	-	-	-
Net long/(short) position	長/(短)盤淨額	-	-	-	-	-
Net structural position	結構性倉盤淨額	-	-	-	-	-

### 3. MAINLAND ACTIVITIES 國內活動

		31 December 2021 2021年12月31日 HKD'000/港幣千元		
		On-balance sheet exposures 資產負債表以內 的風險承擔	Off-balance sheet exposures 資產負債表以 外的風險承擔	Total 總風險 承擔
1. Central government, central government-owned entities and their subsidiaries and JVs	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	-	-	-
4. Other entities of central government not reported in item 1 above	並無於上述1.項內報告的中央政府之其他機構	-	-	-
5. Other entities of local governments not reported in item 2 above	並無於上述2.項內報告的地方政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated	居住中國內地以外的中國公民或於境外註冊之其他機構,其於中國內地使用之信貸	-	-	-
7. Outside Mainland China where the credit is granted for use in Mainland	其他被申報機構視作非銀行的中國內地交易對手之風險	-	-	-
<b>Total</b>	<b>總額</b>	<b>-</b>	<b>-</b>	<b>-</b>
Total assets after provision	減值準備後的總資產	-		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百分率	0%		

### 4. OFF-BALANCE SHEET EXPOSURES 資產負債表外風險承擔

The following is a summary of contractual amounts of each class of off-balance sheet exposure:  
 以下是各類要類別的資產負債表外風險承擔的合約金額:

		31 December 2021 2021年12月31日 HKD'000/港幣千元
Direct credit substitutes	直接信貸替代項目	-
Transaction-related contingencies	交易關聯或有項目	-
Trade-related contingencies	貿易關聯或有項目	-
Other commitments	其他承諾	-

## 5. DERIVATIVES FINANCIAL INSTRUMENTS 衍生金融工具

		31 December 2021 2021年12月31日 HKD'000/港幣千元		
		Contract Amount 合約金額	Fair value assets 公允價值資產	Fair values liabilities 公允價值負債
Exchange rate related derivatives contracts	匯率關聯衍生工具	-	-	-
Interest rate related derivatives contracts	利率關聯衍生工具	-	-	-
Other derivatives	其他衍生工具	-	-	-
<b>Total</b>	<b>總額</b>	<b>-</b>	<b>-</b>	<b>-</b>

## 6. LIQUIDITY MAINTENANCE RATIO 流動性維持比率

The average liquidity maintenance ratio ("LMR") is the arithmetic mean of each calendar month's average LMR for the relevant period calculated for the Branch in accordance with the Banking (Liquidity) Rules in Hong Kong.

平均流動性維持比率是根據本行有關期間內每月平均流動性維持比率的平均數計算，有關比率乃根據香港《銀行業(流動性)規則》計算。

		1 October 2021 to 31 December 2021 2021年10月1日至 12月31日
Average liquidity maintenance ratio for the financial period	平均流動性維持比率	159.26%*

**\*Remark:**

NongHyup Bank Hong Kong Branch commenced business on 26 November 2021. The average LMR for the period from 1 October 2021 to 31 October 2021 is unavailable, and the average LMR for the period from 1 November 2021 to 30 November 2021 is undefined in arithmetic. Accordingly, the average LMR for the period from 1 October 2021 to 31 December 2021 cannot be technically operated. As a result, the average LMR for the period from 1 December 2021 to 31 December 2021 is reported.

**\*備註:**

農協銀行(香港分行)於二零二一年十一月二十六日開始營業，沒有二零二一年十月一日至二零二一年十月三十一日的平均流動性維持比率可提供，二零二一年十一月一日至二零二一年十一月三十日的平均流動性維持比率則在算術上未定義，所以二零二一年十月一日至二零二一年十二月三十一日的平均流動性維持比率不能被技術操作。因此，報告了二零二一年十二月一日至二零二一年十二月三十一日的平均流動性維持比率。

## 7. LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露

### 7.1. Principle of Liquidity Risk Management 流動性風險管理原則

With reference to Head Office's Liquidity Risk Management Framework and the Hong Kong Monetary Authority's Supervisory Policy Manuals on Liquidity Risk Management including "Regulatory Framework for Supervision of Liquidity Risk" and "Sound Systems and Controls for Liquidity Risk Management", the Branch has developed Liquidity Management Policy to achieve a prudent and effective liquidity management systematically.

本行參照總行流動性風險管理框架及香港金融管理局監管政策手冊，包括《流動性風險監管制度》和《穩健的流動性風險管理制度及管控措施》等規範，制定了流動性管理政策，並系統地實現了審慎而有效的流動性管理辦法。

The Liquidity Management Policy will be reviewed by the Branch and approved by the Head Office at least annually to ensure that it stays up-to-date with the evolving regulatory requirements and Head Office's Liquidity Risk Management Framework.

本行每年至少審查流動性管理政策一次，並由總行審批，以確保政策與不斷變化的監管要求及總行流動性風險管理框架保持同步。

### 7.2. Asset and Liability Management Committee 資產負債管理委員會(ALCO)

The Branch has set up an Asset and Liability Management Committee (ALCO) which meets on a monthly basis (and on an ad-hoc basis, if needed) to review and discuss the Branch's liquidity issues including risk level, regulatory and internal limits, liquidity stress testing and results, liquidity management policy's updates, and other related funding and liquidity topics.

本行已成立資產負債管理委員會(ALCO) 並每月定期召開會議，以審查及討論本行的流動性問題，包括風險水平、監管及內部限額、流動性壓力測試和結果、流動性管理政策更新以及其他有關資金和流動性的議題。

The ALCO is composed of the Branch's Chief Executive, Alternative Chief Executive and the Head of Compliance, Head of Corporate Banking, Head of Trade Finance, Head of Risk Management and Head of Treasury.

本行 ALCO 由本行行政總裁、候補行政總裁、合規主管、企業銀行業務主管、貿易融資主管、風險管理主管和司庫主管組成。

Meetings minutes and resolutions are kept and circulated to the Branch's ALCO members and Head Office.

會議內容和決議會記錄及保存，並分發本行的 ALCO 成員和總行查閱。

## 7. LIQUIDITY INFORMATION DISCLOSURES (CONTINUED) 流動性資料披露 (續)

### 7.3. Liquidity Risk Monitoring and Reporting 流動性風險監察和呈報

Assessment on the liquidity risk of the Branch is performed regularly based on the Liquidity Management Policy and statutory requirements. The reports are submitted to Branch's ALCO, management and the Head Office. The Branch makes use of liquidity monitoring tools such as liquidity maintenance ratio, liquidity gap analysis, cash-flow projection, liquidity stress testing, etc for liquidity monitoring. Early warning indicators are set to ensure that risk mitigation actions can be taken before the limits exceed.

本行根據流動性管理政策及法定要求，定期對流動性風險進行評估，並向本行的ALCO、管理層和總行匯報。本行利用流動性維持比率、流動性缺口分析、現金流量預測、壓力測試等計算工具進行流動性監察，並設置預警指標以確保在超出限額前，能夠採取風險緩解措施。

## 7. LIQUIDITY INFORMATION DISCLOSURES (CONTINUED) 流動性資料披露 (續)

### 7.4. Liquidity Stress Testing 流動性壓力測試

The Branch performs liquidity stress testing regularly on severe but plausible scenarios to identify potential sources of liquidity strain. By conducting stress tests, the Branch can assess its ability to react to stressed condition and the possible impact. Based on the stress testing result, the management of the Branch will review the overall liquidity condition and decide whether it is necessary to change funding strategy, restructure the composition of the assets and liabilities or activate the Contingency Funding Plan.

本行應用嚴峻但可能發生的情景作定期流動性壓力測試，以識別流動性緊張下的財政狀況。通過壓力測試，本行能評估在壓力情景下的抵禦能力及潛在影響。根據壓力測試結果，本行管理層將審查整體資金流動狀況，並決定是否需要改變融資策略、重組資產負債結構或啟動應急融資計劃。

### 7.5. Diversification in funding sources 資金來源多元化

The Branch effectively diversifies its funding sources via different channels, including but not limited to customer deposit, inter-bank borrowing, certificates of deposit programme and funding support from Head Office. The Branch's funding strategy will be regularly reviewed by the ALCO.

本行有效地通過不同渠道分散融資，融資來源包括但不限於客戶存款、銀行同業拆入、存款證計劃和總行資金支持。資產負債管理委員會將定期審查本行的融資策略。

### 7.6. Contingency Funding Plan 應急融資計劃 (CFP)

The Branch prepares a CFP to respond to potential or actual emergency situations. The CFP sets out a diversified set of viable, readily deployable contingency funding measures for preserving liquidity and making up liquidity shortfalls under emergency situations. The CFP, which outlines action plans in response to different contingency levels, is regularly tested and reviewed to ensure its operational feasibility.

本行已制定應急融資計劃，以應對潛在或實際的緊急情況。CFP 闡明了一套多樣化、可行及易於部署的應急融資措施，以在緊急情況下保持流動性和彌補流動性短缺。CFP 根據不同的應急級別列出行動計劃，並定期進行測試和審查，以確保其操作可行性。

### 7.7. Sources of funding 資金來源

		31 December 2021 2021年12月31日 HKD'000/港幣千元
Deposits from Customers	客戶存款	-
Deposits and balance from banks	尚欠銀行存款及結餘	16,000
<b>Total</b>	<b>總計</b>	<b>16,000</b>

NONGHYUP BANK (HONG KONG BRANCH)  
 SUPPLEMENTARY FINANCIAL INFORMATION  
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 截至二零二一年十二月三十一日之補充財務資料

7. LIQUIDITY INFORMATION DISCLOSURES (CONTINUED) 流動性資料披露 (續)

7.8. Liquidity Gap 流動資金缺口

		Total amount 總額	Next day 翌日	2-7 days 2至7日	8 days to 1 month 8日至1個月	>1 month up to 3 months 1個月以上至3個月	3 months up to 6 months 3個月以上至6個月	>6 months up to 1 year 6個月以上至1年	1 year up to 2 years 1年以上至2年	>2 years up to 3 years 2年以上至3年	3 years up to 5 years 3年以上至5年	Over 5 years 超過5年	Balancing amount 餘額
HK\$'000													
Amount receivable arising from derivative contracts	應收衍生工具合約款項	-	-	-	-	-	-	-	-	-	-	-	-
Due from banks	存放銀行同業款項	12,476	12,476	-	-	-	-	-	-	-	-	-	-
Debt securities	債務證券	-	-	-	-	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held	承兌及匯票	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances to non-bank customers	非銀行客戶貸款及墊款	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	其他資產	1,718	-	-	-	-	-	-	-	-	-	-	1,718
Total on balance sheet assets	資產負債表內之總資產	14,194	12,476										1,718
Total off balance sheet claims	資產負債表外之總債權	-	-	-	-	-	-	-	-	-	-	-	-
Deposits from non-bank customers	非銀行客戶存款	-	-	-	-	-	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	應付衍生工具合約款項	-	-	-	-	-	-	-	-	-	-	-	-
Due to banks	結欠銀行同業的項款	16,000	-	-	-	-	-	-	-	-	-	16,000	-
Debt securities issued	已發行債務證券	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	其他負債	23	23	-	-	-	-	-	-	-	-	-	-
Capital and reserves	資本及儲備	(1,829)	-	-	-	-	-	-	-	-	-	-	(1,829)
Total on-balance sheet liabilities	資產負債表內之總負債	14,194	23	-	-	-	-	-	-	-	-	16,000	(1,829)
Total off-balance sheet obligations	資產負債表外之總承擔	-	-	-	-	-	-	-	-	-	-	-	-

7.9. Cash Flow Maturity Mismatch Analysis 現金流量期日錯配分析

		Next day 翌日	2-7 days 2至7日	8 days to 1 month 8日至1個月	>1 month up to 3 months 1個月以上至3個月	3 months up to 6 months 3個月以上至6個月	>6 months up to 1 year 6個月以上至1年	1 year up to 2 years 1年以上至2年	>2 years up to 3 years 2年以上至3年	3 years up to 5 years 3年以上至5年	Over 5 years 超過5年
HK\$'000											
Contractual Maturity Mismatch	淨流動資金錯配	12,453	-	-	-	-	-	-	-	-	(16,000)
Cumulative Contractual Maturity Mismatch	累計錯配	12,453	12,453	12,453	12,453	12,453	12,453	12,453	12,453	12,453	(3,547)

Note: The maturity buckets follow information provided to the Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

附註: 到期日分類按照香港金融管理局 MA(BS)23 流動性監察工具申報表指示制定而成。



#### 8. DISCLOSURE ON REMUNERATION 薪酬制度的披露

Pursuant to section 3 of Supervisory Policy Manual (CG-5) Guideline on a sound remuneration system issued by the Hong Kong Monetary Authority, the Branch complies with the requirements and has adopted the remuneration systems of NongHyup Bank Head Office.

根據香港金融管理局頒布的金管局監管政策手冊 (CG-5)“穩健的薪酬制度指引”第 3 條,本行遵守其要求採取農協銀行總行的薪酬制度。

## SECTION B: GROUP CONSOLIDATED FINANCIAL INFORMATION

### 乙部:綜合財務資料

#### 1. CONSOLIDATED CAPITAL ADEQUACY RATIO AND SHAREHOLDERS' FUND

##### 綜合資本充足比率及股東資金總額

The information set out below is based on the most recent consolidated accounts for the Group as a whole as at 31 December 2021.

以下資料乃根據本集團於二零二一年十二月三十一日止綜合業務報告公佈的最新整體綜合賬項。

		31 December 2021 2021年12月31日
Capital adequacy ratio	資本充足比率	18.27%

The consolidated capital adequacy ratio of the Group is calculated in accordance with the Group's advance accreditation under Basel III and is in line with the recommendation provided by Financial Supervisory Service ("FSS") of Republic of Korea.

本集團的綜合資本充足比率數據,是依照集團以巴塞爾資本協定三制定的綜合進階評審的標準所計算,並符合大韓民國金融監督院的指引。

		31 December 2021 2021年12月31日
KRW'm		
Total equity	權益總額	19,234,400

#### 2. OTHER FINANCIAL INFORMATION 其他財務資料

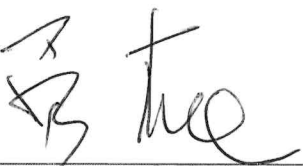
		31 December 2021 2021年12月31日
KRW'm		
Total assets	資產總額	364,004,909
Total liabilities	負債總額	344,770,509
Total loans and advances	貸款及放款總計	296,441,906
Total customer deposits	客戶存款總計	290,595,674
		1 January 2021 to 31 December 2021 2021年1月31日至 12月31日
KRW'm		
Pre-tax profit	除稅前利潤	2,143,645

NONGHYUP BANK (HONG KONG BRANCH)  
FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR  
ENDED 31 DECEMBER 2021 (UNAUDITED)  
農協銀行(香港分行)  
截至二零二一年十二月三十一日之財務資料披露聲明書 (未經審計)

COMPLIANCE WITH THE BANKING (DISCLOSURE) RULE 符合《銀行業披露規則》

The unaudited financial disclosure statement for the year ended 31 December 2021 complies applicable disclosure provision of the Banking (Disclosure) Rules and is not false or misleading in any material aspect.

截至二零二一年十二月三十一日止未經審計的年度之財務資料披露報告已符合《銀行業披露規則》之適用披露要求,並在任何要項止均非虛假或具誤導性。



Chief Executive  
NongHyup Bank, Hong Kong Branch  
29 April 2022