



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

Financial Disclosure Statement (Unaudited)
For the year ended 31 December 2022

財務資料披露報表(未經審計)
截至二零二二年十二月三十一日

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 unaudited financial disclosure statement for the year ended 31 December 2022 ("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）編制此截至二零二二年十二月三十一日止未經審計的年度財務資料披露。

The statement is also available at the Branch office, the Public Registry of the Hong Kong Monetary Authority ("HKMA") and the official website of NongHyup Bank (<https://www.nhbank.com/goSubPage.do>).

此財務資料披露亦可於本行，香港金融管理局（“金管局”）查冊處及農協銀行官方網站 (<https://www.nhbank.com/goSubPage.do>) 查閱。

NONGHYUP BANK HONG KONG BRANCH
 FINANCIAL DISCLOSURE STATEMENT FOR THE YEAR
 ENDED 31 DECEMBER 2022 (UNAUDITED)
 農協銀行香港分行
 截至二零二二年十二月三十一日之財務資料披露報表(未經審計)

SECTION A: HONG KONG BRANCH INFORMATION

甲部:香港分行資料

PROFIT AND LOSS INFORMATION	損益結算表	1 January 2022 to 31 December 2022 2022年1月1日至 12月31日	26 November 2021 to 31 December 2021 2021年11月26日至 12月31日
		HKD'000 港幣千元	HKD'000 港幣千元
Interest income	利息收入	31,207	-
Interest expense	利息支出	(22,675)	-
Net interest income	淨利息收入	8,532	-
Fee and commission income	手續費及佣金收入	2,684	-
Fee and commission expense	手續費及佣金支出	-	-
Net fee and commission income	淨手續費及佣金收入	2,684	-
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務淨利潤/(虧損)	-	-
Gains less losses arising from non-trading activities in foreign currencies	非買賣性質外匯業務淨利潤/(虧損)	4	-
Gains less losses arising from trading in interest rate derivatives	利率衍生工具交易收益淨利潤/(虧損)	-	-
Gains less losses from trading in other derivatives	其他衍生工具交易收益淨利潤/(虧損)	-	-
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	4	-
Other income	其他收入	216	-
Total income	收入總額	11,436	-
Staff expenses	職員開支	(12,976)	(1,515)
Rental expenses	租金開支	(8,627)	(103)
Other expenses	其他開支	(7,308)	(211)
Total expenses	開支總額	(28,911)	(1,829)
Impairment losses and provisions for impaired loans and advances	減值損失及為已減值貸款及應收款項而提撥的準備金	(10,175)	-
Gains less losses from disposal of property, plant and equipment	出售物業、工業裝置及設備淨利潤/(虧損)	-	-
Profit/(loss) before taxation	稅前利潤/(虧損)	(27,650)	(1,829)
Tax expenses	稅項開支	-	-
Profit/(loss) after taxation	稅後利潤/(虧損)	(27,650)	(1,829)

Remark:

NongHyup Bank Hong Kong Branch commenced business on 26 November 2021.

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。

NONGHYUP BANK HONG KONG BRANCH
 FINANCIAL DISCLOSURE STATEMENT FOR THE YEAR
 ENDED 31 DECEMBER 2022 (UNAUDITED)
 農協銀行香港分行
 截至二零二二年十二月三十一日之財務資料披露報表 (未經審計)

BALANCE SHEET INFORMATION 資產負債表		31 December 2022 2022年12月31日 HKD'000 港幣千元	30 June 2022 2022年6月30日 HKD'000 港幣千元
Assets	資產		
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款項)	144,918	159,987
Due from Exchange Fund	存放於外匯基金之存款	990	3,332
Placements with banks maturing between one and twelve months (except those included in amount due from overseas offices)	存放於銀行同業之一至十二個月到期款項 (不包括存放於海外辦事處之款項)	-	-
Amount due from overseas offices	應收海外辦事處之款項	487,894	-
Trade bills	貿易票據	697,320	161,449
Loans and advances	貸款及應收款項		
Loans and advances to customers	客戶貸款	745,022	313,888
Loans and advances to banks	銀行貸款	-	-
Accrued interest and other accounts	應計利息及其他賬項	3,252	804
Impaired loans and advances	已減值貸款及應收款項	-	-
Collective provisions for loans and advances	貸款及應收款項的集體準備金	(10,175)	(6,278)
Specific provisions for loans and advances	貸款及應收款項的特定準備金	-	-
		738,099	308,414
Certificates of deposits held	持有的存款證	-	-
Investment securities	證券投資		
Investment 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 securities at amortised cost	以攤餘成本計量的證券投資	-	-
Investment 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	-	-
Other investments	其他投資	-	-
Property, plant and equipment	物業、工業裝置及設備	17,297	19,140
Other assets	其他資產	10,919	2,736
Total assets	資產總額	2,097,437	655,058
Reserves and Liabilities	儲備及負債		
Deposits and balances from banks (except those included in amount due to overseas offices)	尚欠銀行存款及結餘 (不包括結欠海外辦事處之款項)	194,960	-
Deposits from customers	客戶存款		
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	-	-
Amount due to overseas offices	結欠海外辦事處之款項	1,781,975	661,240
Certificates of deposits issued	已發行存款證	116,952	-
Debt securities issued	已發行債務證券	-	-
Other liabilities	其他負債	32,907	15,930
Total liabilities	負債總額	2,126,794	677,170
Reserves	儲備	(29,357)	(22,112)
Total reserves	儲備總額	(29,357)	(22,112)
Total reserves and liabilities	儲備及負債總額	2,097,437	655,058

NONGHYUP BANK HONG KONG BRANCH
SUPPLEMENTARY FINANCIAL INFORMATION
農協銀行香港分行
補充財務資料

1. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS 客戶貸款及應收款項分析

1.1 Analysis by industry sectors 按行業分類劃分

		31 December 2022 2022年12月31日		30 June 2022 2022年6月30日	
		HKD'000 港幣千元	% covered by collateral 抵押品佔比	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應收款項				
Industrial, commercial and financial	工商金融				
Property development	物業發展	-	-	-	-
Property investment	物業投資	-	-	-	-
Financial concerns	金融企業	-	-	-	-
Wholesale and retail trade	批發及零售業	-	-	-	-
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應收款項總計	-	-	-	-
Trade financing	貿易融資	-	-	-	-
Loans and advances for use outside Hong Kong	在香港以外使用之貸款及應收款項	745,022	10.99%	313,888	-
Total	總額	745,022	10.99%	313,888	-

1.2 Analysis by geographical segments 按地區劃分

		31 December 2022 2022年12月31日		30 June 2022 2022年6月30日	
		Loans and advances to customers 客戶貸款及應收款項 HKD'000 港幣千元	Provisions 準備金 HKD'000 港幣千元	Loans and advances to customers 客戶貸款及應收款項 HKD'000 港幣千元	Provisions 準備金 HKD'000 港幣千元
Vietnam	越南	237,803	2,378	156,944	1,570
Cambodia	柬埔寨	467,808	4,678	156,944	4,708
United States	美國	39,411	3,119	-	-
		745,022	10,175	313,888	6,278

2. ANALYSIS OF IMPAIRED LOANS AND ADVANCES AND REPOSSESSED ASSETS TO CUSTOMERS
對客戶的減值貸款及應收款項及收回資產分析

There were no impaired loans and advances and repossessed assets to customers as at 31 December 2022 and 30 June 2022.
於二零二二年十二月三十一日和二零二二年六月三十日並沒有對客戶的減值貸款及應收款項及收回資產。

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

There were no overdue and rescheduled assets to customers as at 31 December 2022 and 30 June 2022.
於二零二二年十二月三十一日和二零二二年六月三十日並沒有對客戶的逾期及重組資產。

4. ANALYSIS OF IMPAIRED LOANS AND ADVANCES AND REPOSSESSED ASSETS TO BANKS
對銀行的減值貸款及應收款項及收回資產分析

There were no impaired loans and advances and repossessed assets to banks as at 31 December 2022 and 30 June 2022.
於二零二二年十二月三十一日和二零二二年六月三十日並沒有對銀行的減值貸款及應收款項及收回資產。

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

There were no overdue and rescheduled assets to banks as at 31 December 2022 and 30 June 2022.
於二零二二年十二月三十一日和二零二二年六月三十日並沒有對銀行的逾期及重組資產。

6. INTERNATIONAL CLAIMS 國際債權

The information on International Claims discloses exposures to foreign counterparties of 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。

		31 December 2022 2022年12月31日 HKD Million 港幣百萬元					
		Banks 銀行	Official sector 公營機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構	Others 其他	Total 總額
Developed Countries	已發展國家						
<i>Of which: United States</i>	其中：美國	-	-	-	-	-	-
<i>Of which: United Kingdom</i>	其中：英國	-	-	-	-	-	-
Offshore centres	離岸中心						
<i>Of which: Hong Kong</i>	其中：香港	-	-	-	-	-	-
Developing Asia-Pacific	發展中亞太區國家						
<i>Of which: Cambodia</i>	其中：柬埔寨	-	-	469	-	-	469
<i>Of which: South Korea</i>	其中：南韓	1,274	-	-	-	-	1,274
<i>Of which: Vietnam</i>	其中：越南	-	-	-	-	-	-

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6. INTERNATIONAL CLAIMS (CONTINUED) 國際債權 (續)

		30 June 2022 2022年6月30日 HKD Million 港幣百萬元					
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
		銀行	公營機構	非銀行金融機構	非金融私營機構	其他	總額
Developed Countries	已發展國家						
Of which: United States	其中:美國	-	-	-	-	-	-
Of which: United Kingdom	其中:英國	-	-	-	-	-	-
Offshore centres	離岸中心						
Of which: Hong Kong	其中:香港	80	-	-	-	-	80
Developing Asia-Pacific	發展中亞太區國家						
Of which: Cambodia	其中:柬埔寨	-	-	157	-	-	157
Of which: South Korea	其中:南韓	161	-	-	-	-	161
Of which: Vietnam	其中:越南	-	-	-	158	-	158

7. CURRENCY RISK EXPOSURE 貨幣風險

An individual foreign 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 2022 2022年12月31日 HKD Million 港幣百萬元				
		USD 美元	EUR 歐元	AUD 澳元	Others 其他	Total 總額
Spot assets	現貨資產	2,088	-	-	-	2,088
Spot liabilities	現貨負債	(2,068)	-	-	-	(2,068)
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	20	-	-	-	20
Net structural position	結構性倉盤淨額	-	-	-	-	-

		30 June 2022 2022年6月30日 HKD Million 港幣百萬元				
		USD 美元	EUR 歐元	AUD 澳元	Others 其他	Total 總額
Spot assets	現貨資產	634	-	-	-	634
Spot liabilities	現貨負債	(623)	-	-	-	(623)
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	11	-	-	-	11
Net structural position	結構性倉盤淨額	-	-	-	-	-

8. MAINLAND ACTIVITIES 國內活動

8. MAINLAND ACTIVITIES 國內活動

2022年12月31日

Central government, central government-owned entities and their subsidiaries and joint ventures	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
Local governments, local government-owned entities and their subsidiaries and joint ventures	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
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	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
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
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
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	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
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險
Total	總額
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比

[illegible]

2022年6月30日

Central government, central government-owned entities and their subsidiaries and joint ventures	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
Local governments, local government-owned entities and their subsidiaries and joint ventures	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
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures	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
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
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
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	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
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險
Total	總額
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

[illegible]

9. OFF-BALANCE SHEET EXPOSURES 資產負債表以外的風險承擔

The following is a summary of contractual amounts of each class of off-balance sheet exposures:
下列為資產負債表以外的風險承擔之每個類別的合約金額:

		31 December 2022 2022年12月31日 HKD'000 港幣千元	30 June 2022 2022年6月30日 HKD'000 港幣千元
Direct credit substitutes	直接信貸替代項目	-	-
Transaction-related contingencies	與交易有關的或然項目	-	-
Trade-related contingencies	與貿易有關的或然項目	-	-
Other commitments	其他承擔	272,461	313,888
Others	其他	-	-
		<u>272,461</u>	<u>313,888</u>

10. DERIVATIVES FINANCIAL INSTRUMENTS 衍生金融工具

			31 December 2022 2022年12月31日 HKD'000 港幣千元		
		Contract Amount 合約金額	Fair value asset 公允價值資產	Fair values liability 公允價值負債	
Exchange rate related derivative contracts	匯率關聯衍生工具	-	-	-	-
Interest rate related derivative contracts	利率關聯衍生工具	-	-	-	-
Other derivatives	其他衍生工具	-	-	-	-
Total	總額	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

			30 June 2022 2022年6月30日 HKD'000 港幣千元		
		Contract Amount 合約金額	Fair value asset 公允價值資產	Fair values liability 公允價值負債	
Exchange rate related derivative contracts	匯率關聯衍生工具	-	-	-	-
Interest rate related derivative contracts	利率關聯衍生工具	-	-	-	-
Other derivatives	其他衍生工具	-	-	-	-
Total	總額	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

11. 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 2022 to 31 December 2022 2022年10月1日至 12月31日	1 July 2022 to 30 September 2022 2022年7月1日至 9月30日
Average liquidity maintenance ratio	平均流動性維持比率	21,911.25%	537.44%

12. LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露

12.1. 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。

12.2. 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, Alternate 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。

12.3. 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。

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

12.4. 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。

12.5. 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。

12.6. 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。

12.7. Sources of funding 資金來源

		31 December 2022 2022年12月31日 HKD'000/港幣千元	31 December 2021 2021年12月31日 HKD'000/港幣千元
Deposits from customers	客戶存款	-	-
Deposits and balances to banks	尚欠銀行存款及結餘	1,992,826	16,000
Certificates of deposits	存款證	116,952	-
Total	總計	2,109,778	16,000

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

12.8. Liquidity Gap 流動資金缺口

To fulfil the objectives, the Branch measures and forecasts its cash flow, 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. Assets and liabilities which do not have any maturity date are excluded in the below table.

為了實現目標，本行評估及預測現金流向，設定謹慎的限額以及確保能直接使用流動資產。以下到期情況申報表是根據報告期末至合約到期日的剩餘期限。沒有到期日的資產與負債並不包括在以下列表。

		31 December 2022 2022年12月31日 HKD'000/港幣千元										
		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	Total amount 總額
On-balance sheet items	資產負債表以內 的項目											
Assets	資產											
Due from Exchange Fund	存放於外匯基金 之存款	990	-	-	-	-	-	-	-	-	-	990
Due from banks	存放銀行同業款 項	144,918	487,894	-	-	-	-	-	-	-	-	632,812
Debt securities held	持有的債務證券	-	-	-	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held	持有的承兌及匯 票	15,377	29,741	131,261	341,124	183,646	2,022	-	-	-	-	703,171
Loans and advances to non- bank customers	非銀行客戶貸款 及應收款項	-	911	1,547	794	467,808	38,984	77,968	59,451	61,400	39,411	748,274
Other assets	其他資產	-	-	49	-	2,731	325	1,918	-	45	-	5,068
Total on balance sheet assets	資產負債表內的 資產總額	161,285	518,546	132,857	341,918	654,185	41,331	79,886	59,451	61,445	39,411	2,090,315
Liabilities	負債											
Deposits from non-bank customers	非銀行客戶存款	-	-	-	-	-	-	-	-	-	-	-
Due to banks	結欠銀行同業款 項	-	78,503	316,240	749,362	196,572	351,607	-	-	-	300,583	1,992,867
Debt securities issued	已發行的債務證 券	-	-	-	-	116,952	-	-	-	-	-	116,952
Other liabilities	其他負債	880	187	61	1,614	2,256	4,009	4,426	146	299	3,097	16,975
Total on-balance sheet liabilities	資產負債表內的 負債總額	880	78,690	316,301	750,976	315,780	355,616	4,426	146	299	303,680	2,126,794
Off-balance sheet items	資產負債表以外 的項目											
Claims	資產	-	-	-	-	-	-	-	-	-	-	-
Total off- balance sheet claims	資產負債表以外 的資產總額	-	-	-	-	-	-	-	-	-	-	-
Obligations	負債											
Loan commitments	貸款承擔	272,461	-	-	-	-	-	-	-	-	-	272,461
Total off- balance sheet obligations	資產負債表以外 的負債總額	272,461	-	-	-	-	-	-	-	-	-	272,461
Net Liquidity Gap	淨流動資金缺口	(112,056)	439,856	(183,444)	(409,058)	338,405	(314,285)	75,460	59,305	61,146	(264,269)	(308,940)

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

12.8. Liquidity Gap (Continued) 流動資金缺口 (續)

		31 December 2021 2021年12月31日 HKD'000/港幣千元										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	
On-balance sheet items	資產負債表以內的 項目											
Assets	資產											
Due from Exchange Fund	存放於外匯基金之 存款	-	-	-	-	-	-	-	-	-	-	-
Due from banks	存放銀行同業款項	12,476	-	-	-	-	-	-	-	-	-	12,476
Debt securities held	持有的債務證券	-	-	-	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held	持有的承兌及匯票	-	-	-	-	-	-	-	-	-	-	-
Loans and advances to non- bank customers	非銀行客戶貸款及 應收款項	-	-	-	-	-	-	-	-	-	-	-
Other assets	其他資產	-	-	-	-	-	-	-	-	-	-	-
Total on balance sheet assets	資產負債表內的資 產總額	12,476	-	-	-	-	-	-	-	-	-	12,476
Liabilities	負債											
Deposits from non-bank customers	非銀行客戶存款	-	-	-	-	-	-	-	-	-	-	-
Due to banks	結欠銀行同業款項	-	-	-	-	-	-	-	-	-	16,000	16,000
Debt securities issued	已發行的債務證券	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	其他負債	23	-	-	-	-	-	-	-	-	-	23
Total on-balance sheet liabilities	資產負債表內的負 債總額	23	-	-	-	-	-	-	-	-	16,000	16,023
Off-balance sheet items	資產負債表以外的 項目											
Claims	資產											
Total off- balance sheet claims	資產負債表以外的 資產總額	-	-	-	-	-	-	-	-	-	-	-
Obligations	負債											
Loan commitments	貸款承擔	-	-	-	-	-	-	-	-	-	-	-
Total off- balance sheet obligations	資產負債表以外的 負債總額	-	-	-	-	-	-	-	-	-	-	-
Net Liquidity Gap	淨流動資金缺口	12,453	-	-	-	-	-	-	-	-	(16,000)	(3,547)

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

附註: 到期日分類按照金管局MA(BS)23流動性監察工具申報表指示制定而成。

13. DISCLOSURE ON REMUNERATION 薪酬制度的披露

Pursuant to section 3 of Supervisory Policy Manual (CG-5) "Guideline on Sound Remuneration System" issued by the HKMA, the Branch complies with the requirements and has adopted the remuneration systems of NongHyup Bank Head Office.

根據金管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:集團綜合財務資料

1. CONSOLIDATED CAPITAL ADEQUACY RATIO AND EQUITY

綜合資本充足比率及權益

The information set out below is based on the most recent consolidated accounts for the Group as a whole as at 31 December 2022 and 30 June 2022.

以下資料乃根據本集團於二零二二年十二月三十一日止及二零二二年六月三十日止綜合業務報告公佈的最新整體綜合賬項。

		31 December 2022 2022年12月31日	30 June 2022 2022年6月30日
Capital adequacy ratio	資本充足比率	18.77%	18.30%

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 2022 2022年12月31日	30 June 2022 2022年6月30日
KRW'm			
Total equity	權益總額	21,552,980	20,126,151

2. OTHER FINANCIAL INFORMATION 其他財務資料

		31 December 2022 2022年12月31日	30 June 2022 2022年6月30日
KRW'm			
Total assets	資產總額	387,667,712	391,011,653
Total liabilities	負債總額	366,114,732	370,885,502
Total loans and advances	貸款及應收款項總額	308,633,317	306,601,954
Total customer deposits	客戶存款總額	307,727,928	310,069,458
		1 January 2022 to 31 December 2022 2022年1月1日至 12月31日	1 January 2021 to 31 December 2021 2021年1月1日至 12月31日
KRW'm			
Pre-tax profit	除稅前利潤	2,396,038	2,143,645

COMPLIANCE WITH THE BANKING (DISCLOSURE) RULES 符合《銀行業(披露)規則》

The unaudited financial disclosure statement for the year ended 31 December 2022 complies with applicable disclosure provision of the Banking (Disclosure) Rules and is not false or misleading in any material aspect.

截至二零二二年十二月三十一日止未經審計的財務資料披露已符合《銀行業(披露)規則》之適用披露要求,並在任何要項均非虛假或具誤導性。



YOU Yong Jae
Chief Executive
NongHyup Bank Hong Kong Branch
20 April 2023