



# **Korea Development Bank Hong Kong Branch**

(Incorporated in Republic of Korea with limited liability)

## **Financial Disclosure Statement (Unaudited) as of 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**

## Statement of Compliance 合規聲明

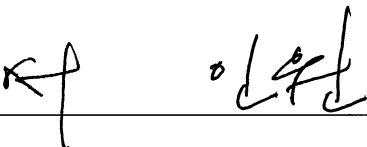
We have prepared this unaudited Financial Disclosure Statement of Korea Development Bank, Hong Kong Branch ("the Branch") as of 31 December 2022. It is compiled according to the Banking (Disclosure) Rules under the Banking Ordinance (Chapter 155M).

As the General Manager of the Branch, I confirm, to the best of my knowledge, that the information contained in the Disclosure Statement is correctly compiled in accordance with the Banking (Disclosure) Rules requirement and consistent with the books and records of the Branch.

韓國產業銀行·香港分行(本分行)按照《銀行業條例》制定之《銀行業(披露)規則》(第155M章)編制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報表。

作為本分行的總經理·本人確認·就本人所知·財務資料披露報表內所載資料·是根據《銀行業(披露)規則》正確地編制·並與本分行的帳冊及紀錄中所載資料相符。

Korea Development Bank, Hong Kong Branch



General Manager  
Hong Kong  
24 April 2023

Korea Development Bank, Hong Kong Branch  
Financial Disclosure as of 31 December 2022  
韓國產業銀行, 香港分行  
截至二零二二年十二月三十一日財務資料披露

Section A - Branch Information  
甲部: 分行資料

Part I - Profit and Loss Information  
第一部份 - 損益結算表

11 April 2022 to  
31 December 2022  
2022年4月11日至  
2022年12月31日  
HKD'000  
港幣千元

Income	收入	
Interest income	利息收入	98,315
Interest expense	利息開支	(91,986)
<b>Net interest income</b>	<b>淨利息收入</b>	<b>6,329</b>
Fees and Commission income	服務費及佣金收入	2,976
Fees and Commission expenses	服務費及佣金開支	(2,389)
<b>Net fees and commission income</b>	<b>服務費及佣金收入淨額</b>	<b>587</b>
Gains less losses arising from trading in foreign currencies	外匯買賣收益淨額	(414)
Gains less losses on securities held for trading purposes	證券交易收益淨額	-
Gains less losses from other trading activities	其他交易收益淨額	1,955
Other income	其他收入	543
<b>Total operating income</b>	<b>經營收入總額</b>	<b>9,000</b>
Expenses	支出	
Staff expenses	職員支出	(15,779)
Rental expenses	租金支出	(3,901)
Other operating expenses	其他經營支出	(4,719)
<b>Total operating expenses</b>	<b>經營支出總額</b>	<b>(24,399)</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	(7,709)
Gains less losses from the disposal of property, plant and equipment and investment properties	處置物業、工業裝置及設備以及投資物業損失淨額	-
<b>Profit/ (Loss) before taxation</b>	<b>除稅前利潤/(損失)</b>	<b>(23,108)</b>
Income Tax expense	稅項開支	-
<b>Profit/ (Loss) after taxation</b>	<b>除稅後利潤/(損失)</b>	<b>(23,108)</b>

Remark: Korea Development Bank, Hong Kong Branch commenced business on 11 April 2022 and thus comparative information is not available.

備註：韓國產業銀行，香港分行於二零二二年四月十一日開始營業，因此過去的對比資料並不存在。

Korea Development Bank, Hong Kong Branch  
Financial Disclosure as of 31 December 2022  
韓國產業銀行, 香港分行  
截至二零二二年十二月三十一日財務資料披露

Section A - Branch Information

甲部: 分行資料

Part II - Balance Sheet Information

第二部份 - 資產及負債表

		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
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及銀行結餘	374,563	769,386
Placements with banks which have a residual maturity	存放於其他銀行的款項		
- not more than 1 month	- 不超過1個月	1,014,059	596,016
- more than 1 month but not more than 1 year	- 超過1個月但不超過1年	470,654	-
- more than 1 year	- 超過1年	-	-
		1,484,713	596,016
Amount due from overseas offices of the institution	存放機構的海外辦事處的數額	108,939	-
Trade bills	貿易票據	23,042	-
Certificates of deposit held	持有的存款證	-	-
Securities held for trading purposes	可供出售的交易證券	-	-
Loans and advances	貸款		
- Loans and advances to customers	- 客戶貸款	4,526,114	199,461
- Loans and advances to banks	- 銀行貸款	542,100	-
- Accrual interests and other accounts	- 累計利息及其他賬項	29,562	238
- Collective provisions for loans and advances	- 予貸款的集體準備金	(7,330)	(349)
- Specific provisions for loans and advances	- 予貸款的特定準備金	-	-
		5,090,446	199,350
Investment securities	證券投資	1,207,889	-
Other investments	其他投資	10,087	-
Property, plant and equipment and investment properties	物業、廠房及設備以及投資物業	2,369	-
Other assets	其他資產	19,575	17,195
<b>Total Assets</b>	<b>資產總額</b>	<b>8,321,623</b>	<b>1,581,947</b>
<b>Reserve and Liabilities</b>	<b>儲備及負債</b>		
Deposits and balances from banks	尚欠銀行存款及結餘	4,031,168	-
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 of the institution	結欠機構的海外辦事處的數額	3,124,844	1,560,236
Certificates of deposit issued	已發行存款證	1,151,534	-
Issued debt securities	已發行債務證券	-	-
Other liabilities	其他負債	38,219	25,545
Other provisions	其他準備金	-	283
<b>Total Liabilities</b>	<b>負債總額</b>	<b>8,345,765</b>	<b>1,586,064</b>
Reserves	儲備	(24,142)	(4,117)
<b>Total reserves</b>	<b>儲備總額</b>	<b>(24,142)</b>	<b>(4,117)</b>
<b>Total reserves and liabilities</b>	<b>儲備及負債總額</b>	<b>8,321,623</b>	<b>1,581,947</b>

Korea Development Bank, Hong Kong Branch  
Financial Disclosure as of 31 December 2022  
韓國產業銀行, 香港分行  
截至二零二二年十二月三十一日財務資料披露

Section A - Branch Information  
甲部: 分行資料

Part III - Additional Balance Sheet Information  
第三部份: 附加資產負債表資料

(a) Impaired loans and advances  
甲: 已減值貸款

		31 December 2022 2022年12月31日	30 June 2022 2022年6月30日
		HKD'000 港幣千元	HKD'000 港幣千元
Impaired loans and advances to customers	已減值貸款 - 客戶	-	-
Specific provision	特定準備金	-	-
Market value of collateral related to impaired loans and advances to customers	抵押品的市值 - 客戶已減值的貸款	-	-
As percentage of total advances to customers	已減值貸款佔客戶貸款總額的百分比	0.00%	0.00%
Impaired loans and advances to banks	已減值貸款 - 銀行	-	-
Specific provision	特定準備金	-	-
Market value of collateral related to impaired loans and advances to banks	抵押品的市值 - 銀行已減值的貸款	-	-
As percentage of total advances to banks	已減值貸款佔銀行貸款總額的百分比	0.00%	0.00%

There were no impaired loans and advances to customers and banks as at 31 December 2022 and 30 June 2022 nor were there any specific provisions made related.

本分行在二零二二年十二月三十一日及二零二二年六月三十日沒有任何對客戶或對銀行已減值貸款，因此沒有作出任何對於已減值貸款特定準備金的撥備。

(b) Overdue and rescheduled assets  
乙: 過期及重組還款之資產

Overdue assets  
過期資產

Overdue assets		31 December 2022		30 June 2022	
過期資產		2022年12月31日		2022年6月30日	
		Gross amount	% of total advances	Gross amount	% of total advances
		總額	to customers	總額	to customers
		HKD'000	佔客戶貸款總額	HKD'000	佔客戶貸款總額
		港幣千元	的百分比	港幣千元	的百分比
Loans and advances to customers overdue for	對客戶之過期貸款				
- not more than 3 months	- 三個月以內	-	-	-	-
- more than 3 months but not more than 6 months	- 三個月以上至六個月	-	-	-	-
- more than 6 months but not more than 1 year	- 六個月以至一年	-	-	-	-
- more than 1 year	- 一年以上	-	-	-	-
Total overdue loans and advances to customers	總過期客戶貸款額	-	-	-	-
		Gross amount	% of total advances	Gross amount	% of total advances
		總額	to banks	總額	to banks
		HKD'000	佔銀行貸款總額	HKD'000	佔銀行貸款總額
		港幣千元	的百分比	港幣千元	的百分比
Loans and advances to banks overdue for	對銀行之過期貸款				
- not more than 3 months	- 三個月以內	-	-	-	-
- more than 3 months but not more than 6 months	- 三個月以上至六個月	-	-	-	-
- more than 6 months but not more than 1 year	- 六個月以至一年	-	-	-	-
- more than 1 year	- 一年以上	-	-	-	-
Total overdue loans and advances to banks	總過期銀行貸款額	-	-	-	-

Section A - Branch Information  
甲部: 分行資料

Part III - Additional Balance Sheet Information (continued)  
第三部份: 附加資產負債表資料 (續)

(b) Overdue and rescheduled assets (continued)  
乙: 逾期及重組還款之資產 (續)

Overdue assets (continued) 過期資產 (續)		31 December 2022 2022年12月31日		30 June 2022 2022年6月30日	
		Gross amount 總額 HKD'000 港幣千元		Gross amount 總額 HKD'000 港幣千元	
Market value of collaterals held against secured overdue loans and advances to customers	就上述有抵押品覆蓋的客戶貸款 之抵押品市值	-		-	
Secured overdue loans and advances	有抵押過期貸款數額	-		-	
Unsecured overdue loans and advances	無抵押過期貸款數額	-		-	
Specific provision for the overdue loans and advances	對過期貸款的特定準備金	-		-	
Rescheduled assets 重組還款之資產		31 December 2022 2022年12月31日		30 June 2022 2022年6月30日	
		Gross amount 總額 HKD'000 港幣千元	% of total advances to customers 佔客戶貸款總額 的百分比	Gross amount 總額 HKD'000 港幣千元	% of total advances to customers 佔客戶貸款總額 的百分比
Rescheduled advances to customers	對客戶之重組還款	-	-	-	-
		Gross amount 總額 HKD'000 港幣千元	% of total advances to banks 佔銀行貸款總額 的百分比	Gross amount 總額 HKD'000 港幣千元	% of total advances to banks 佔銀行貸款總額 的百分比
Rescheduled advances to banks	對銀行之重組還款	-	-	-	-
Other overdue assets 其他過期資產		Gross amount 總額 HKD'000 港幣千元	% of total other assets 佔總其他資產 的百分比	Gross amount 總額 HKD'000 港幣千元	% of total other assets 佔總其他資產 的百分比
Other assets overdue for	對其他過期資產	-	-	-	-
- not more than 3 months	- 三個月以內	-	-	-	-
- more than 3 months but not more than 6 months	- 三個月以上至六個月	-	-	-	-
- more than 6 months but not more than 1 year	- 六個月以至一年	-	-	-	-
- more than 1 year	- 一年以上	-	-	-	-
Reposessed assets 經收回資產		Gross amount 總額 HKD'000 港幣千元		Gross amount 總額 HKD'000 港幣千元	
Reposessed assets held	持有經收回資產	-		-	

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

本分行在二零二二年十二月三十一日及二零二二年六月三十日沒有持有任何經收回資產。

Section A - Branch Information  
甲部: 分行資料

Part III - Additional Balance Sheet Information (continued)  
第三部份: 附加資產負債表資料 (續)

(c) Loans and advances to customers by industry sectors  
丙: 客戶貸款按照下列行業類別細分

		31 December 2022 2022年12月31日		30 June 2022 2022年6月30日	
		Gross amount 總額 HKD'000 港幣千元	% of advances or covered by collaterals or other security 抵押品或其他証券 所覆蓋的百分比	Gross amount 總額 HKD'000 港幣千元	% of advances or covered by collaterals or other security 抵押品或其他証券 所覆蓋的百分比
<b>Loans and advances for use in Hong Kong</b>	<b>在香港使用的貸款</b>				
Industrial, commercial and financial	工業、商業及金融				
- Property development	- 物業發展	-	-	-	-
- Property investment	- 物業投資	775,000	-	-	-
- Financial concerns	- 金融投資	616,200	-	101,961	-
- Stockbrokers	- 股票經紀	-	-	-	-
- Wholesale and retail trade	- 批發及零售業	217,269	-	97,500	-
- Manufacturing	- 製造業	888,302	-	-	-
- Transport and transport equipment	- 運輸及運輸設備	-	-	-	-
- Recreational activities	- 康樂活動	-	-	-	-
- Information technology	- 資訊科技	-	-	-	-
- Others	- 其他	-	-	-	-
Individuals	個人				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	- 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	-	-	-	-
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	-	-	-	-
- Credit card advances	- 信用卡貸款	-	-	-	-
- Others	- 其他	-	-	-	-
<b>Trade finance</b>	<b>貿易融資</b>	305,543	-	-	-
<b>Loans for use outside Hong Kong</b>	<b>在香港以外使用的貸款</b>	1,723,800	-	-	-
<b>Total loans and advances to customers</b>	<b>總客戶貸款</b>	<b>4,526,114</b>	<b>-</b>	<b>199,461</b>	<b>-</b>

(d) Loans and advances to customers by geographical areas  
丁: 客戶貸款及過期貸款 - 地域分類

		31 December 2022 2022年12月31日 HKD'000 / 港幣千元	
		Overdue loans and advances to customers 逾期客戶 貸款數額	Impaired loans and advances to customers 已減值客戶 貸款數額
Gross amount 總額			
Hong Kong, 香港	2,802,314	-	-
Australia, 澳洲	702,000	-	-
China, 中國	647,400	-	-
Netherlands, 荷蘭	273,000	-	-
USA, 美國	78,000	-	-
Philippines, 菲律賓	23,400	-	-
<b>Total 總額</b>	<b>4,526,114</b>	<b>-</b>	<b>-</b>
		30 June 2022 2022年6月30日 HKD'000 / 港幣千元	
		Overdue loans and advances to customers 逾期客戶 貸款數額	Impaired loans and advances to customers 已減值客戶 貸款數額
Gross amount 總額			
Hong Kong, 香港	199,461	-	-

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Section A - Branch Information

甲部: 分行資料

Part III - Additional Balance Sheet Information (continued)

第三部份: 附加資產負債表資料 (續)

(e) Non-bank Mainland China exposures

戊: 對非銀行中資機構的風險額

		31 December 2022 2022年12月31日 HKD'000 / 港幣千元		
Type of counterparties	風險類別	On-balance sheet exposures 資產負債表內 風險承擔	Off-balance sheet exposures 資產負債表外 風險承擔	Total exposures 總風險 承擔
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	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	993,973	-	993,973
2. Local government, local government-owned entities and their subsidiaries and JVs	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. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3. 居住於中國內地的中國公民或其他於中國內地註冊的企業、其子公司、及其合資企業	1,089,545	6,457	1,096,002
4. Other entities of central government not reported in item 1 above	4. 其他未有在第一項中報告的中央政府企業	-	-	-
5. Other entities of local government not reported in item 2 above	5. 其他未有在第二項中報告的地方政府企業	181,020	-	181,020
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	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用於中國內地的信貸	109,483	360,698	470,181
7. Other counterparties where exposures are considered by the reporting institution to be non-bank Mainland China exposures	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	-	-	-
<b>Total</b>	<b>總額</b>	<b>2,314,021</b>	<b>367,155</b>	<b>2,681,176</b>
<b>Total assets after provisions</b>	<b>已扣減準備金的資產總額</b>	<b>8,321,623</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>資產負債表內的風險額佔總資產百分比</b>	<b>27.81%</b>		

		30 June 2022 2022年6月30日 HKD'000 / 港幣千元		
Type of counterparties	風險類別	On-balance sheet exposures 資產負債表內 風險承擔	Off-balance sheet exposures 資產負債表外 風險承擔	Total exposures 總風險 承擔
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	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. Local government, local government-owned entities and their subsidiaries and JVs	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. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	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	-	-	-
4. Other entities of central government not reported in item 1 above	4. 其他未有在第一項中報告的中央政府企業	-	-	-
5. Other entities of local government not reported in item 2 above	5. 其他未有在第二項中報告的地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	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用於中國內地的信貸	-	-	-
7. Other counterparties where exposures are considered by the reporting institution to be non-bank Mainland China exposures	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	-	-	-
<b>Total</b>	<b>總額</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total assets after provisions</b>	<b>已扣減準備金的資產總額</b>	<b>-</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>資產負債表內的風險額佔總資產百分比</b>	<b>0.00%</b>		



Section A - Branch Information  
甲部: 分行資料

Part III - Additional Balance Sheet Information (continued)  
第三部份: 附加資產負債表資料 (續)

(f) International claims  
已: 國際債權

			HKD'millions / 港幣百萬元					
			Non-bank private sector 非銀行私人機構					
			Banks	Official Sectors	Non-bank financial institutions	Non-financial private sector	Others	Total
			銀行	公營單位	非銀行金融機構	非金融私人機構	其他	總計
Jurisdiction	管轄區域							
1. International Organizations	1. 國際組織		-	-	-	-	-	-
2. Developed countries	2. 已發展國家		143	932	-	1	-	1,076
3. Offshore centres	3. 離岸中心		940	-	697	1,011	-	2,649
4. Developing Asia & Pacific	4. 發展中亞太地區		879	-	7	1,697	-	2,583
5. Other Developing countries	5. 其他發展中國家		350	-	-	-	-	350
Total	總額		2,312	932	704	2,709	-	6,657

		30 June 2022 2022年6月30日 HKD'millions / 港幣百萬元					
		Non-bank private sector 非銀行私人機構				Total 總計	
		Banks 銀行	Official Sectors 公營單位	Non-bank financial institutions 非銀行金融 機構	Non- financial private sector 非金融私人 機構		Others 其他
Jurisdiction 管轄區域							
1. International Organizations 1. 國際組織		-	-	-	-	-	
2. Developed countries 2. 已發展國家		312	-	-	-	312	
3. Offshore centres 3. 離岸中心		390	-	-	39	429	
4. Developing Asia & Pacific 4. 發展中亞太地區		156	-	-	59	215	
5. Other Developing countries 5. 其他發展中國家		-	-	-	-	-	
Total 總額		858	-	-	98	956	

(g) Currency Risk  
庚: 貨幣風險

		31 December 2022 2022年12月31日 HKD'millions / 港幣百萬元				
		USD 美元	EUR 歐羅	CNY 人民幣	Other 其他	Total 總計
Spot assets	現貨資產	6,643	-	-	-	6,643
Spot liabilities	現貨負債	(5,815)	-	-	-	(5,815)
Forward purchases	遠期買入	273	-	-	-	273
Forward sales	遠期賣出	(1,095)	-	-	-	(1,095)
Net option position	期權淨持倉量	-	-	-	-	-
<b>Net long/ (net short) position</b>	<b>長倉(或短倉)淨持倉量</b>	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>
<b>Net structural position</b>	<b>結構性淨持倉量</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

		30 June 2022 2022年6月30日 HKD'millions / 港幣百萬元				
		USD 美元	EUR 歐羅	CNY 人民幣	Other 其他	Total 總計
Spot assets	現貨資產	973	-	-	-	973
Spot liabilities	現貨負債	(1,577)	-	-	-	(1,577)
Forward purchases	遠期買入	606	-	-	-	606
Forward sales	遠期賣出	-	-	-	-	-
Net option position	期權淨持倉量	-	-	-	-	-
<b>Net long/ (net short) position</b>	<b>長倉(或短倉)淨持倉量</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>
<b>Net structural position</b>	<b>結構性淨持倉量</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Section A - Branch Information  
甲部: 分行資料

Part III - Additional Balance Sheet Information (continued)  
第三部份: 附加資產負債表資料 (續)

(h) Off-balance sheet exposures  
庚: 資產負債表以外的風險暴露

		31 December 2022 2022年12月31日	30 June 2022 2022年6月30日
		HKD'000 港幣千元	HKD'000 港幣千元
<b>Contingent Liabilities and commitments</b>	<b>或然負債及承擔</b>		
- Direct credit substitutes	- 直接信貸替代項目	-	-
- Transaction-related contingent items	- 與交易有關的或然項目	-	-
- Trade-related contingencies	- 與貿易有關的或然項目	-	-
- Note issuance and revolving underwriting facilities	- 票據發行及循環的包銷安排	-	-
- Other commitments	- 其他承擔	1,014,186	256,839
- Others	- 其他	-	-
		<u>1,014,186</u>	<u>256,839</u>
<b>Derivative transactions</b>	<b>衍生工具交易</b>		
- Exchange rate contracts	- 匯率合約	820,000	605,749
- Interest rate contracts	- 利率合約	394,680	-
- Others	- 其他	-	-
		<u>1,214,680</u>	<u>605,749</u>
<b>Total off-balance sheet exposures</b>	<b>總資產負債表以外的風險暴露</b>	<u>2,228,866</u>	<u>862,588</u>
<b>Total Fair value of the above derivative transactions</b>	<b>以上衍生工具的總公允價值</b>		
- Fair value asset of Exchange rate contracts	- 匯率衍生工具合約的資產公允價值	-	-
- Fair value asset of Interest rate contracts	- 利率衍生工具合約的資產公允價值	446	-
- Fair value liabilities of Exchange rate contracts	- 匯率衍生工具合約的負債公允價值	(2,332)	(3,652)
- Fair value liabilities of Interest rate contracts	- 利率衍生工具合約的負債公允價值	(99)	-
<b>No bilateral netting arrangements for the above derivative transactions</b>			
上述衍生工具交易並無定立任何雙邊淨額結算安排			

Section A - Branch Information

甲部: 分行資料

Part III - Additional Balance Sheet Information (continued)

第三部份: 附加資產負債表資料 (續)

(i) Liquidity

辛: 流動資金

1 October 2022 to

31 December 2022

2022年10月1日至

2022年12月31日

Average liquidity maintenance ratio ("LMR") for the financial period 平均流動性維持比率

293.70%

The average 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.

本分行根據《銀行業(流動性)規則》計算平均流動性維持比率,有關計算為本分行在相關期間內每月平均流動性維持比率的平均數。

Remark: Korea Development Bank, Hong Kong Branch commenced business on 11 April 2022 and thus comparative information is not available.

備註: 韓國產業銀行, 香港分行於二零二二年四月十一日開始營業, 因此過去的對比資料並不存在。

Liquidity Risk Management

流動資金風險管理

The Branch has established a Liquidity Risk Management Policy which is reviewed regularly by Senior management and approved by Head Office. This Policy requires the Branch to maintain a conservative level of liquid funds on a daily basis to meet all financial obligations, and set up the action plan on liquidity contingency according to the internal guideline of Head Office.

The liquidity position is monitored through statutory liquidity ratios, cash flow analysis, and inter-bank transactions undertaken by our Branch. The Branch also performs the testing on various types of stress scenarios on a monthly basis according to our Liquidity Stress Testing Policy.

本分行所制定的流動資金風險管理政策是由高級管理人員定期評審並經總行批准。此政策要求本分行維持每日適當的流動資金以應付所需承擔的財務責任,並跟從總行內部指引制定流動資金應急計劃。

流動性資金是通過流動資金比率、現金流分析、及本分行之銀行同業交易所監控。本分行並每月根據流動資金壓力測試政策進行各種壓力測試。

Governance

管治

The Branch has established a Risk Management Committee which is led by the General Manager as the chairman of the Committee with members including the Deputy General Manager, Executive Director, Head of Treasury Manager and Risk Manager and held on monthly basis. Internal policies, including assessment of sufficiency of Liquidity stress-test and Risk tolerance level, are periodically reviewed through this committee. Additionally, overall liquidity of branch has been reported and presented to the Head Office on a monthly basis, so the Liquidity Risk has been monitored and controlled by Head Office on a regular basis.

本分行設立了風險管理委員會,並由總經理擔任主席及領導,其委員包括副總經理、行政總裁、資金部主管及風險經理並每月召開一次。內部政策,包括壓力測試和風險容限,其充足程度受委員會定期評審。另外,本分行整體流動性情況每月會向總行匯報及展示,故此流動資金風險受總行定期監控及管理。

Liquidity Stress Testing

流動性壓力測試

The Branch performs liquidity stress-test on a regular basis, to evaluate the effect of both general market and institutional specific disruptions on the Branch's liquidity position. The internal liquidity stress-test is performed to ensure sufficient liquidity maintained by the Branch under different adverse scenarios. The Branch's liquidity stress-test considers the effect of changes in funding assumptions, and the market value of liquidity assets, and the results of which are reviewed by senior management and Risk Management Committee and are considered by them in making liquidity management decisions. Based on the result of the liquidity stress-test, the Branch takes rebalancing or restructuring actions by risk mitigation or contingency plans, if necessary.

本分行定期進行流動性壓力測試,並評估在一般市場上和對機構特定之干擾對本分行流動資金的影響。內部流動性壓力測試是為了確保本分行於各種不利情景下都有充足的流動性。本分行之流動性壓力測試考慮資金來源及流動資產的市場價值變動之影響,流動性壓力測試結果會由高級管理人員及風險管理委員會評審,並在管理流動資金決定時用作考慮。基於流動性壓力測試結果,本分行會採取重平衡或重組措施,並由風險緩解或應急融資計劃達成(如屬需要)。

Contingency Planning

應急融資計劃

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 identification, monitoring, and measurement of liquidity events. The plan also specifies feasible measures, internal and external communication and action to be taken at various stages of crisis.

作為流動資金風險管理一部份,本分行維持流動性應急融資計劃以應對流動性問題。應急融資計劃具體闡明監控和分析實際和潛在流動性事件的應對方法。該計劃概述了有關識別、監控和量度流動性事件。該計劃亦具體闡明各應對措施、有效的內外部溝通程序以及在嚴重事件的不同階段所需執行的措施。

Funding Diversification

融資多樣化

Apart from the funding through the Head Office, the Branch has a broad range of funding sources in money market and capital market in 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.

除通過總行取得融資外,本分行亦利用不同期限及條款,以通過貨幣市場和資本市場擴闊融資渠道。本分行亦持有高流動性、沒有負債承擔,並可在受壓市場情況下能隨時出售或抵押以獲得借款的資金池。

Oversight and Reporting

監察和報告

The results of stress testing, Liquidity Maintenance Ratio and liquidity gap analysis are reported to the management and head office on a regular basis.

本分行會定期向管理層及總行匯報流動性壓力測試、流動性維持比率和流動資金差距分析結果。

Section A - Branch Information  
甲部: 分行資料

Part III - Additional Balance Sheet Information (continued)  
第三部份: 附加資產負債表資料 (續)

(i) Liquidity (continued)  
辛: 流動資金 (續)

To fulfil those objectives, the Branch measures and forecasts its cash commitments, maintains funding lines with Head Office, set prudent limits and ensures immediate access to liquid assets.

就上述目的，本分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。

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period.  
以下期限分析是根據報告期末至合約到期日的剩餘期限。

		31 December 2022 2022年12月31日					
		Repayable on demand	Within 1 month	1 month to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Total
		即時償還	1個月內	1個月至 3個月	> 3個月 至1年	> 1年 至5年	總額
<b>Assets</b>	<b>資產</b>						
Cash and balances with banks	現金及銀行結餘	374,563	-	-	-	-	374,563
Due from banks	存放於其他銀行的款項	586,148	507,988	183,518	865,942	-	2,143,596
Debt securities	證券投資	1,207,991	-	-	-	-	1,207,991
Acceptances and bills of exchange	貿易票據	-	-	484	22,558	-	23,042
Loans and advances	貸款	-	94,375	373,076	881,865	2,846,095	4,549,219
Other Assets	其他資產	7,028	-	-	115	19,233	30,576
		2,175,730	602,363	557,078	1,770,480	2,865,328	8,328,987
<b>Liabilities</b>	<b>負債</b>						
Customer deposits	客戶存款	-	-	-	-	-	-
Due to banks	尚欠銀行存款及結餘	2	235,812	947,948	3,632,250	1,560,000	7,156,012
Financial Instruments	已發行證券	-	525	331	1,159,378	20,187	1,180,421
Other liabilities	其他負債	3,416	182	880	1,672	35,182	43,599
		3,418	236,519	949,159	4,793,300	1,615,369	8,380,032
<b>Net liabilities gap</b>	<b>淨負債差距</b>	2,172,312	365,844	(392,081)	(3,022,820)	1,249,959	(51,045)
<b>Commitments</b>	<b>承擔</b>						
Other commitments	其他承擔	1,014,186	-	-	-	-	1,014,186

		30 June 2022 2022年6月30日					
		Repayable on demand	Within 1 month	1 month to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Total
		即時償還	1個月內	1個月至 3個月	> 3個月 至1年	> 1年 至5年	總額
<b>Assets</b>	<b>資產</b>						
Cash and balances with banks	現金及銀行結餘	769,386	-	-	-	-	769,386
Due from banks	存放於其他銀行的款項	-	596,062	-	-	-	596,062
Debt securities	證券投資	-	-	-	-	-	-
Acceptances and bills of exchange	貿易票據	-	-	-	-	-	-
Loans and advances	貸款	-	39,036	58,702	-	101,961	199,699
Other Assets	其他資產	-	5	-	7	17,182	17,194
		769,386	635,103	58,702	7	119,143	1,582,341
<b>Liabilities</b>	<b>負債</b>						
Customer deposits	客戶存款	-	-	-	-	-	-
Due to banks	尚欠銀行存款及結餘	4,259	-	236	-	780,000	1,564,495
Financial Instruments	已發行證券	-	-	3,652	-	-	3,652
Other liabilities	其他負債	-	145	178	243	17,706	18,311
		4,259	145	4,066	243	797,706	1,586,458
<b>Net liabilities gap</b>	<b>淨負債差距</b>	765,127	634,958	54,636	(236)	(678,563)	(4,117)
<b>Commitments</b>	<b>承擔</b>						
Other commitments	其他承擔	-	-	-	256,839	-	256,839

Korea Development Bank, Hong Kong Branch  
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截至二零二二年十二月三十一日財務資料披露

**Section A - Branch Information**

甲部: 分行資料

**Part IV - Disclosure on Remuneration**

第四部份: 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 Korea Development 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，本分行遵守其要求採用韓國產業銀行總行的薪酬制度。

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截至二零二二年十二月三十一日財務資料披露

Section B - Group Consolidated Financial Information  
乙部: 綜合集團層面財務資料

Part I - Capital Adequacy Ratio and Shareholders' Fund  
第一部份: 資本充足比率及股東資金總額

The following table shows the group consolidated capital adequacy ratio and the amount of shareholders' funds of Korea Development Bank. The basis of preparation is in accordance with the Korean International Financial Reporting Standards and the consolidated capital adequacy ratio of the Group is calculated in accordance with Basel III standards.

下表列示韓國產業銀行綜合集團層面的資本充足比率及股東資金總額。編制基準乃以韓國財務報告準則為依據，而集團的綜合資本充足比率是依照巴塞爾資本協定三所編制。

		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	13.40%	14.85%
		KRW'millions 韓圓百萬	KRW'millions 韓圓百萬
Total amount of shareholder funds	股東資金總額	35,890,764	42,291,479

Part II - Other Financial Information  
第二部份: 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'millions 韓圓百萬	KRW'millions 韓圓百萬
Total Assets	總資產	354,125,127	356,986,169
Total Liabilities	總負債	318,234,363	314,694,690
Total Loans and Advances	貸款總額	211,400,245	197,867,935
Total customer deposits	總客戶存款	70,288,133	62,462,424
		1 January 2022 to 31 December 2022 2022年1月1日至 2022年12月31日	1 January 2021 to 31 December 2021 2021年1月1日至 2021年12月31日
		KRW'millions 韓圓百萬	KRW'millions 韓圓百萬
Pre-tax profit/(loss)	除稅前利潤/(損失)	(8,604,334)	3,348,039