



**Korea Development Bank Hong Kong Branch  
Financial Disclosure Statement (Unaudited)  
as of 31 December 2025**

**財務資料披露報表 (未經審計)  
截至二零二五年十二月三十一日**

## 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 2025. 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)編制截至二零二五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  
29 April 2026

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on our Head Office internet website: <https://www.kdbk.co.kr> for public inspection.

本財務資料披露報表已存放在香港金融管理局查冊處及上載至本總行互聯網網頁:<https://www.kdbk.co.kr>以供公眾人士查閱。

Korea Development Bank, Hong Kong Branch  
 Financial Disclosure as of 31 December 2025  
 韓國產業銀行, 香港分行  
 截至二零二五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

		1 Jan 2025 to 31 December 2025 2025年1月1日至 2025年12月31日	1 Jan 2024 to 31 December 2024 2024年1月1日至 2024年12月31日
		HKD'000 港幣千元	HKD'000 港幣千元
<b>Income</b>	<b>收入</b>		
Interest income	利息收入	1,189,210	1,234,165
Interest expense	利息開支	(1,073,372)	(1,095,434)
<b>Net interest income</b>	<b>淨利息收入</b>	<b>115,838</b>	<b>138,731</b>
Fees and Commission income	服務費及佣金收入	15,973	22,421
Fees and Commission expenses	服務費及佣金開支	(8,988)	(12,960)
<b>Net fees and commission income</b>	<b>服務費及佣金收入淨額</b>	<b>6,985</b>	<b>9,461</b>
Gains less losses arising from trading in foreign currencies	外匯買賣收益淨額	12,974	7,661
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	-	-
Other income	其他收入	8,120	28,531
<b>Total operating income</b>	<b>經營收入總額</b>	<b>143,917</b>	<b>184,384</b>
<b>Expenses</b>	<b>支出</b>		
Staff expenses	職員支出	(34,238)	(31,710)
Rental expenses	租金支出	(8,910)	(5,775)
Other operating expenses	其他經營支出	(10,479)	(5,543)
<b>Total operating expenses</b>	<b>經營支出總額</b>	<b>(53,627)</b>	<b>(43,028)</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	(3,162)	(10,760)
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>87,128</b>	<b>130,596</b>
<b>Income Tax expense</b>	<b>稅項開支</b>	<b>(19,668)</b>	<b>(45,854)</b>
<b>Profit/ (Loss) after taxation</b>	<b>除稅後利潤/(損失)</b>	<b>67,460</b>	<b>84,742</b>

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 2025 2025年12月31日	30 June 2025 2025年6月30日
		HKD'000 港幣千元	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	51,668	264,956
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	1,312,655	156,019
- more than 1 month but not more than 1 year	- 超過1個月但不超過1年	-	-
- more than 1 year	- 超過1年	-	-
		<u>1,312,655</u>	<u>156,019</u>
Amount due from overseas offices of the institution	存放機構的海外辦事處的數額	39,177	39,198
Trade bills, net of impairment allowance	貿易票據, 扣除減值準備金	4,217	5,710
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, net of impairment allowance	貸款, 扣除減值準備金		
- Loans and advances to customers	- 客戶貸款	9,331,104	10,975,040
- Loans and advances to banks	- 銀行貸款	6,519,485	2,432,335
- Accrual interests and other accounts	- 累計利息及其他賬項	66,740	62,151
- Collective provisions for loans and advances	- 予貸款的集體準備金	(27,797)	(27,395)
- Specific provisions for loans and advances	- 予貸款的特定準備金	-	-
		<u>15,889,532</u>	<u>13,442,131</u>
Investment securities	證券投資	3,722,697	3,585,978
Other investments	其他投資	72,646	40,289
Property, plant and equipment and investment properties	物業、廠房及設備以及投資物業	7,264	1,034
Other assets	其他資產	278,227	886,155
<b>Total Assets</b>	<b>資產總額</b>	<u><b>21,378,083</b></u>	<u><b>18,421,470</b></u>
<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	5,021,509	2,148,887
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	8,115	7,967
		<u>8,115</u>	<u>7,967</u>
Amount due to overseas offices of the institution	結欠機構的海外辦事處的數額	3,466,259	2,733,740
Certificates of deposit issued	已發行存款證	4,712,032	4,777,075
Issued debt securities	已發行債務證券	7,777,954	8,344,211
Other liabilities	其他負債	220,716	281,074
Other provisions	其他準備金	5,519	5,101
<b>Total Liabilities</b>	<b>負債總額</b>	<u><b>21,212,104</b></u>	<u><b>18,298,055</b></u>
Current profit	本年度盈利	67,460	34,786
Retained profits and reserves	保留盈利及儲備	98,519	88,629
<b>Total reserves</b>	<b>儲備總額</b>	<u><b>165,979</b></u>	<u><b>123,415</b></u>
<b>Total reserves and liabilities</b>	<b>儲備及負債總額</b>	<u><b>21,378,083</b></u>	<u><b>18,421,470</b></u>

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: 已減值貸款及放款

Impaired Loans are identified in accordance with the definitions set out in the Return of Loans and Advances and Provision (Form MA(BS)2A) issued by HKMA, where loans and advances have been classified as "substandard", "doubtful" and "loss" are reported.

已減值貸款為根據香港金融管理局「貸款、墊款及準備金分析季報」(表格MA(BS)2A)中填報指引, 對其中列為「次級」、「呆滯」、「虧損」的貸款及放款作出呈報。

		31 December 2025		30 June 2025	
		2025年12月31日		2025年6月30日	
		HKD'000		HKD'000	
		港幣千元		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 2025 and 30 June 2025 nor were there any specific provisions made related.

本分行在二零二五年十二月三十一日及二零二五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: 逾期及重組還款之資產

Overdue assets

逾期資產

		31 December 2025		30 June 2025	
		2025年12月31日		2025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
		的百分比		的百分比	
		HKD'000		HKD'000	
		港幣千元		港幣千元	
Loans and advances to customers overdue for	對客戶之逾期貸款				
- 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	- 六個月以一年	-	-	-	-
- more than 1 year	- 一年以上	-	-	-	-
Total overdue loans and advances to customers	總逾期客戶貸款額	-	-	-	-
		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
		的百分比		的百分比	
		HKD'000		HKD'000	
		港幣千元		港幣千元	

Loans and advances to banks overdue for	對銀行之逾期貸款				
- 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	- 六個月以一年	-	-	-	-
- more than 1 year	- 一年以上	-	-	-	-
Total overdue loans and advances to banks	總逾期銀行貸款額	-	-	-	-

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)

逾期資產 (續)

		31 December 2025 2025年12月31日	30 June 2025 2025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	有抵押逾期貸款數額	-	-
Unsecured overdue loans and advances	無抵押逾期貸款數額	-	-
Specific provision for the overdue loans and advances	對逾期貸款的特定準備金	-	-

Rescheduled assets

重組還款之資產

		31 December 2025 2025年12月31日		30 June 2025 2025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	-	-	-	-
Rescheduled advances to banks	對銀行之重組還款	-	-	-	-
		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 overdue assets	其他逾期資產				
Other assets overdue for	對其他逾期資產				
- 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	- 六個月以一年	-	-	-	-
- more than 1 year	- 一年以上	-	-	-	-
Reposessed assets	持有經收回資產	-		-	
Reposessed assets held		-		-	

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

本分行在二零二五年十二月三十一日及二零二五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: 客戶貸款及放款按照下列行業類別細分

	31 December 2025 2025年12月31日		30 June 2025 2025年6月30日	
	Gross amount 總額 HKD'000 港幣千元	% of advances or covered by collaterals or other security 抵押品或其他證券 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 抵押品或其他證券 所覆蓋的百分比
<b>Loans and advances for use in Hong Kong</b>				
Industrial, commercial and financial				
- Property development	-	-	-	-
- Property investment	-	-	-	-
- Financial concerns	1,753,304	17.11%	1,535,000	19.54%
- Stockbrokers	1,505,800	-	851,800	-
- Wholesale and retail trade	-	-	780,000	-
- Manufacturing	78,000	-	78,000	-
- Transport and transport equipment	1,502,688	-	2,308,856	-
- Recreational activities	-	-	-	-
- Information technology	-	-	-	-
- Others	635,000	-	705,000	-
Individuals				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
- Loans for the purchase of other residential properties	-	-	-	-
- Credit card advances	-	-	-	-
- Others	-	-	-	-
Trade finance	-	-	-	-
<b>Loans for use outside Hong Kong</b>	3,856,312	28.35%	4,716,384	16.08%
<b>Total loans and advances to customers</b>	<b>9,331,104</b>	<b>14.93%</b>	<b>10,975,040</b>	<b>9.64%</b>

(d) Loans and advances to customers by geographical areas

丁: 客戶貸款及逾期貸款 - 地域分類

	31 December 2025 2025年12月31日 HKD'000 / 港幣千元		
	Gross amount 總額	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
Hong Kong, 香港	5,474,792	-	-
USA, 美國	1,208,688	-	-
Australia, 澳洲	798,635	-	-
Others, 其它	1,848,989	-	-
<b>Total 總額</b>	<b>9,331,104</b>	<b>-</b>	<b>-</b>
	30 June 2025 2025年6月30日 HKD'000 / 港幣千元		
	Gross amount 總額	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
Hong Kong, 香港	6,258,656	-	-
USA, 美國	1,762,800	-	-
China, 中國	1,339,315	-	-
Others, 其它	1,614,269	-	-
<b>Total 總額</b>	<b>10,975,040</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)

(e) Non-bank Mainland China exposures

戊: 對內地非銀行對手的風險承擔

The analysis of Non-Bank Mainland Exposures are identified in accordance with the definitions set out in MA(BS)20 Return of Mainland Activities issued by the HKMA.

內地非銀行對手風險承擔為根據香港金融管理局「內地業務申報表」(表格MA(BS)20)中填報指引作出呈報。

		31 December 2025 2025年12月31日 HKD'000 / 港幣千元		
		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
<b>Type of counterparties</b>	<b>風險類別</b>			
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	784,490	48,360	832,850
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	313,969	-	313,969
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	616,436	533,807	1,150,243
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	527,368	-	527,368
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>2,242,263</b>	<b>582,167</b>	<b>2,824,430</b>
<b>Total assets after provisions</b>	<b>已扣減準備金的資產總額</b>	<b>21,372,811</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>10.49%</b>		

		30 June 2025 2025年6月30日 HKD'000 / 港幣千元		
		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
<b>Type of counterparties</b>	<b>風險類別</b>			
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	1,098,394	78,585	1,176,979
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	314,126	-	314,126
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	818,513	134,406	952,919
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	300,103	225,000	525,103
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>2,531,136</b>	<b>437,991</b>	<b>2,969,127</b>
<b>Total assets after provisions</b>	<b>已扣減準備金的資產總額</b>	<b>18,417,787</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>13.74%</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  
 己: 國際債權

International claims are on-balance sheet exposures of counterparties based on the location of the counterparties after taking into account any risk transfer. The risk transfers have been made 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. International claims on individual geographical areas constituted 10% or more of the aggregate international claims are shown as follow:

國際債權是將資產表內的風險承擔, 在已計算任何認可風險轉移後, 按照交易對手的所在地區而劃分。倘若債權的擔保方所屬國家與對手方的國家不同, 或債權是來自總行位於其他國家的銀行之海外分行, 則會對其作出國際債權風險轉移。國際債權總額佔10%或以上之個別地區債權詳列如下:

		31 December 2025 2025年12月31日					
		HKD'millions / 港幣百萬元					
		Non-bank private sector 非銀行私人機構					
		Non-bank financial institutions 非銀行金融機構		financial private sector 非金融私人機構		Others 其他	Total 總計
Jurisdiction 管轄區域		Banks 銀行	Official Sectors 公營單位				
1. International Organizations 國際組織		-	-	-	-	-	-
2. Developed countries 已發展國家		1,599	197	645	1,003		3,444
3. Offshore centres 離岸中心		164	-	2,696	833		3,693
of which Hong Kong 其中香港		159	-	1,881	446		2,486
4. Developing Asia & Pacific 發展中亞太地區		5,458	-	888	1,521		7,867
of which South Korea 其中南韓		3,347	-	575	1,437		5,359
5. Other Developing countries 其他發展中國家		1,662	-	-	35		1,697
of which United Arab Emirates 其中阿拉伯聯合大公國		1,662	-	-	35		1,697
<b>Total</b>	<b>總額</b>	<b>8,883</b>	<b>197</b>	<b>4,229</b>	<b>3,392</b>	<b>-</b>	<b>16,701</b>

		30 June 2025 2025年6月30日					
		HKD'millions / 港幣百萬元					
		Non-bank private sector 非銀行私人機構					
		Non-bank financial institutions 非銀行金融機構		financial private sector 非金融私人機構		Others 其他	Total 總計
Jurisdiction 管轄區域		Banks 銀行	Official Sectors 公營單位				
1. International Organizations 國際組織		-	-	-	-	-	-
2. Developed countries 已發展國家		1,509	198	600	1,989		4,296
of which United States 其中美國		629	198	80	1,473		2,380
3. Offshore centres 離岸中心		163	-	2,887	312		3,362
of which Hong Kong 其中香港		155	-	2,322	314		2,791
4. Developing Asia & Pacific 發展中亞太地區		1,977	-	728	2,166		4,871
of which China 其中中國		731	-	314	601		1,646
of which South Korea 其中南韓		901	-	414	1,565		2,880
5. Other Developing countries 其他發展中國家		749	-	-	36		785
<b>Total</b>	<b>總額</b>	<b>4,398</b>	<b>198</b>	<b>4,215</b>	<b>4,503</b>	<b>-</b>	<b>13,314</b>

(g) Currency Risk  
 庚: 貨幣風險

The following is the summary of the major foreign currency exposures in accordance with the definitions set out in the MA(BS)6 Return of Foreign Currency Position issued by the HKMA.

以下主要貨幣風險摘要為根據香港金融管理局「持有外匯情況申報表」(表格MA(BS)6)中填報指引作出呈報。

		31 December 2025 2025年12月31日				
		HKD'millions / 港幣百萬元				
		USD 美元	EUR 歐羅	AUD 澳元	Others 其他	Total 總計
Spot assets 現貨資產		14,917	909	699	21	16,546
Spot liabilities 現貨負債		(15,349)	(735)	(1)	(4)	(16,089)
Forward purchases 遠期買入		6,246	-	-	-	6,246
Forward sales 遠期賣出		(5,774)	(168)	(698)	-	(6,640)
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>40</b>	<b>6</b>	<b>-</b>	<b>17</b>	<b>63</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 2025 2025年6月30日				
		HKD'millions / 港幣百萬元				
		USD 美元	EUR 歐羅	AUD 澳元	Others 其他	Total 總計
Spot assets 現貨資產		11,707	868	603	1	13,179
Spot liabilities 現貨負債		(13,955)	(3)	(1)	(4)	(13,963)
Forward purchases 遠期買入		6,622	-	-	-	6,622
Forward sales 遠期賣出		(4,411)	(867)	(596)	-	(5,874)
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>(37)</b>	<b>(2)</b>	<b>6</b>	<b>(3)</b>	<b>(36)</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>

There were no foreign currency net structural and option positions as at 31 December 2025 and 30 June 2025.  
 本分行在二零二五年十二月三十一日及二零二五年六月三十日並無持有非港元貨幣的結構性淨持倉量及期權淨倉。

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 2025 2025年12月31日	30 June 2025 2025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	5,187	6,070
- Note issuance and revolving underwriting facilities	- 票據發行及循環的包銷安排	-	-
- Other commitments	- 其他承擔	4,092,032	3,746,067
- Others (forward asset purchases)	- 其他 (遠期資產購買)	127,008	118,125

Contingent liabilities and commitments arises from credit-related instruments which include letter of credit, guarantees and commitments to extend credit. The contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default. As the facilities may expire without being drawn upon, the contracts amounts do not represent expected future cash flows.

或然負債及承擔是指與信貸有關的工具，包括信用證、擔保及授信承擔。合約金額代表在合約金額如被全數動用及客戶違約的情況下所承受風險的金額。由於有關備用信貸可能沒有於到期前被客戶提取，故和約總額並不反映預計未來現金流量。

		31 December 2025 2025年12月31日	30 June 2025 2025年6月30日
		HKD'000 港幣千元	HKD'000 港幣千元
<b>Derivative transactions</b>	<b>衍生工具交易</b>		
- Exchange rate contracts	- 匯率合約	1,247,915	2,210,702
- Interest rate contracts	- 利率合約	7,764,120	6,229,900
- Others	- 其他	-	-

For derivatives, the contracts amounts are the volume of transactions outstanding at the balance sheet date, they do not represent amounts at risk. 就衍生工具，合約金額為於結算日未完成的交易量，而並不代表所承受風險的金額。

<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	<u>672</u>	<u>-</u>
- Fair value asset of Interest rate contracts	- 利率衍生工具合約的資產公允價值	<u>13,862</u>	<u>25,141</u>
- Fair value liabilities of Exchange rate contracts	- 匯率衍生工具合約的負債公允價值	<u>(7,828)</u>	<u>(52,615)</u>
- Fair value liabilities of Interest rate contracts	- 利率衍生工具合約的負債公允價值	<u>(26,998)</u>	<u>(27,292)</u>

**No bilateral netting arrangements for the above derivative transactions.**  
 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 2025 to 31 December 2025 2025年10月1日至 2025年12月31日	1 October 2024 to 31 December 2024 2024年10月1日至 2024年12月31日
Average liquidity maintenance ratio ("LMR") for the financial period 平均流動性維持比率	59.73%	125.55%

Liquidity Maintenance Ratio ("LMR") is complied in accordance with the Banking (Liquidity) Rules in Hong Kong with effective from 1 January 2015. 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. 流動性維持比率乃按照香港銀行業條例下之《銀行業(流動性)規則》計算, 並由2015年1月1日起生效。平均流動性維持比率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。

Liquidity Risk Management  
流動資金風險管理

Liquidity risk is the risk that the Branch is unable to meet its financial obligations when they fall due without incurring significant loss. This may be caused by market disruption or liquidity event whereby the Branch is unable to liquidate assets or to obtain funding to meet its liquidity needs.

The Branch has established a Liquidity Risk Management Policy which is reviewed by Risk Management Committee ("RMC") of the Branch regularly, approved by Head Office Risk Management Department and Global Business Department which is delegated by Board of Director of KDB Group. 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 the Branch. The Branch also performs the testing on various types of stress scenarios on a monthly basis according to Liquidity Management Policy.

流動資金風險指本分行在債務到期時未能在不受重大損失的情況下履行其付款承諾。這通常因市場震盪或資金緊張, 而導致銀行無法變現資產或取得資金以滿足其流動性需求。

本分行所制定的流動資金風險管理政策是由風險管理委員會定期評審並由經集團董事會授權的總行風險管理部及環球業務部批准。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風險管理政策進行各種壓力測試。

Governance  
管治

The Branch has established a Risk Management Committee ("RMC") which is led by the General Manager as the chairman of the Committee with members including the Deputy General Manager, Head of Risk Management or Risk Manager, Head of Compliance and other managers to be designated by the General 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 the Branch has been reported and presented to the Head Office relevant department on a monthly basis, so the Liquidity Risk has been monitored and controlled by Head Office regularly.

本分行設立了風險管理委員會, 由總經理擔任主席及領導, 其委員包括副總經理, 風險管理部主管及風險經理, 合規部主管及其他由總經理委派的經理並每月召開一次會議。內部政策, 包括壓力測試和風險容忍, 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相關部門匯報及展示, 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 monthly 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.

本分行每月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之影響。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, 本分行會採取重置平衡或重組措施, 並由風險經理或應急融資計劃達成(如屬需要)。

Contingency Funding Plan  
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。

Recovery Plan  
恢復規劃

Recovery Plan is a comprehensive strategy for the Branch to restore viability during severe financial distress, and a proactive liquidity management to outline actions for severe stress, including managing outflows and securing funding. Plans identify recovery triggers and actions, such as asset disposal or borrowing, to address severe liquidity shortages. The Branch maintains the Recovery Plan with annual review and update after performing scenario test. The final Plan is reported to the Branch's senior management and Head Office relevant departments annually.

恢復規劃是本分行在嚴重財務困境期間恢復可行性的綜合策略, 以及主動流動性管理, 旨在概述應對極端壓力情況下的行動, 包括管理資金流出和確保融資。該規劃確定恢復觸發因素和行動, 例如資產處置或借款, 以解決嚴重的流動性短缺問題。本分行每年對恢復規劃進行審查和更新, 並在進行情景測試後繼續該計劃。最終方案每年向本分行高級管理層和總部相關部門報告。

Funding Diversification  
融資多樣化

Diversification of source of funding is the Branch on-going strategy. Apart from the funding through the Head Office, the Branch has a broad range of funding sources from interbank 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.

資金來源的多樣化是本分行的持續策略。除通過總行取得融資外, 本分行亦利用不同期限及條款, 以通過同業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、沒有負債負擔, 並可在受壓市場情況下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 Liquidity Stress-Testing, Liquidity Maintenance Ratio, Liquidity Gap Analysis and Early Warning Indicator are reported to the Senior management and Head Office through the Risk Management Committee on a regular basis.

本分行會每月定期經由風險管理委員會向高級管理層及總行匯報流動性壓力測試、流動性維持比率、流動資金差距分析結果和預警指標。

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)

(ii) Liquidity Gap (continued)  
 辛: 流動資金差距 (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 tables show the Bank's on and off-balance sheet maturity profile at the end of the reporting period, broken down by remaining contractual maturity buckets and the resultant liquidity gaps. The below information is prepared based on the definitions set out in MA(BS)23 Return of Liquidity Monitoring Tools Issued by the HKMA.

下表為本分行於報告期末以剩餘合約期限分析的資產負債表內及表外項目及由此產生的流動性差距, 以下資料根據香港金融管理局「流動性監測工具申報表」(表格MA(BS)23)中填報指引作出呈報。

		31 December 2025 2025年12月31日 HKD'000 / 港幣千元							
	Repayable on demand	Within 1 month	1 month to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	> 5 years	Balancing amount	Total <sup>1</sup>	
	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	> 5年	餘額	總額 <sup>1</sup>	
<b>Assets</b>	<b>資產</b>								
Amount receivable arising from derivative contracts <sup>1</sup>	-	1,106,378	216,900	187,859	61,609	-	-	138,806	
Due from M/A for a/c of Exchange Fund	8	-	-	-	-	-	-	8	
Cash and balances with banks	286,660	-	-	-	-	-	-	286,660	
Due from banks	369,957	1,026,808	1,068,778	3,871,462	1,330,375	-	-	7,667,380	
Debt securities held	3,726,039	-	-	-	-	-	-	3,726,039	
Acceptances and bills of exchange	-	4,217	-	-	-	-	-	4,217	
Loans and advances to non-bank customers	16,715	1,172,307	395,714	2,369,765	5,020,394	391,885	-	9,366,780	
Other Assets	-	1,623	8,212	78,110	760	85,394	45,478	219,577	
Total on-balance sheet assets <sup>2</sup>	4,399,379	3,311,333	1,689,604	6,507,196	6,413,138	477,279	45,478	21,409,467	
<b>Liabilities</b>	<b>負債</b>								
Customer deposits	-	-	-	-	8,116	-	-	8,116	
Amount payable arising from derivative contracts <sup>1</sup>	-	1,118,869	219,657	114,098	203,183	-	-	101,724	
Due to overseas central banks	-	-	403,705	1,745,481	-	-	-	2,149,186	
Due to banks	-	-	-	-	-	-	-	-	
Debt securities issued	198,920	1,251,245	1,648,549	1,289,868	1,170,000	780,000	-	6,338,582	
Other liability and reserves	88	108	2,682,298	7,713,830	874,000	-	-	12,489,986	
Total on-balance sheet liabilities	199,008	3,590,080	4,963,639	10,894,995	2,294,621	818,572	165,979	21,372,811	
<b>Off-balance sheet obligations</b>	<b>資產負債表外承擔</b>								
Irrevocable loan commitments or facilities granted	4,092,032	-	-	-	-	-	-	4,092,032	
Other off-balance sheet obligations	-	-	-	-	-	-	132,195	132,195	
Total off-balance sheet obligations	4,092,032	-	-	-	-	-	132,195	4,224,227	
<b>Liquidity gap</b>	<b>流動資金差距</b>								
Contractual maturity mismatch	108,339	(278,747)	(3,274,035)	(4,387,799)	4,118,517	(341,293)	-	-	
Cumulative contractual maturity mismatch	108,339	(170,408)	(3,444,443)	(7,832,242)	(3,713,725)	(4,055,018)	-	-	

<sup>1</sup>Total amount includes derivative contracts reported at replacement cost whereby the contractual cash flows of these contracts were allocated to the respectively maturity buckets. 總額包括按重置成本申報的衍生工具合約, 該等合約的合約現金流按相關的期限組別劃分。

<sup>2</sup>Total on-balance sheet assets do not include impairment allowance. 總資產負債表內資產不包括減值準備。

		31 December 2024 2024年12月31日 HKD'000 / 港幣千元							
	Repayable on demand	Within 1 month	1 month to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	> 5 years	Balancing amount	Total <sup>1</sup>	
	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	> 5年	餘額	總額 <sup>1</sup>	
<b>Assets</b>	<b>資產</b>								
Amount receivable arising from derivative contracts <sup>1</sup>	-	456,436	484,606	167,442	150,718	-	-	180,703	
Due from M/A for a/c of Exchange Fund	8	-	-	-	-	-	-	8	
Cash and balances with banks	52,780	-	-	-	-	-	-	52,780	
Due from banks	1,874,029	524,368	284,884	2,100,515	453,193	-	-	5,236,989	
Debt securities held	3,146,093	-	-	-	-	-	-	3,146,093	
Acceptances and bills of exchange	-	31,099	6,068	6,376	-	-	-	43,543	
Loans and advances to non-bank customers	22,383	1,322,403	1,021,045	2,581,000	6,266,567	410,450	-	11,623,848	
Other Assets	-	1,022	7,899	160,031	6,739	30,793	7,118	213,602	
Total on-balance sheet assets <sup>2</sup>	5,095,293	2,335,328	1,804,502	5,015,364	6,877,217	441,243	7,118	20,497,566	
<b>Liabilities</b>	<b>負債</b>								
Customer deposits	-	-	-	7,818	-	-	-	7,818	
Amount payable arising from derivative contracts <sup>1</sup>	-	395,336	455,391	141,088	247,478	-	-	70,731	
Due to overseas central banks	-	410,406	-	785,893	-	-	-	1,196,299	
Due to banks	-	1,515,570	1,963,627	1,337,364	780,000	780,000	-	6,376,561	
Debt securities issued	-	315,912	1,690,309	8,429,100	2,199,819	-	-	12,635,140	
Other liability and reserves	1,239	208	5,338	41,762	25,229	4,278	99,585	177,639	
Total on-balance sheet liabilities	1,239	2,637,432	4,114,665	10,743,025	3,252,526	784,278	99,585	20,464,188	
<b>Off-balance sheet obligations</b>	<b>資產負債表外承擔</b>								
Irrevocable loan commitments or facilities granted	2,338,289	-	-	-	-	-	-	2,338,289	
Other off-balance sheet obligations	-	-	-	-	-	-	135,732	135,732	
Total off-balance sheet obligations	2,338,289	-	-	-	-	-	135,732	2,474,021	
<b>Liquidity gap</b>	<b>流動資金差距</b>								
Contractual maturity mismatch	2,755,765	(302,104)	(2,310,163)	(5,727,661)	3,624,691	(343,035)	-	-	
Cumulative contractual maturity mismatch	2,755,765	(2,453,661)	(143,498)	(5,584,163)	(1,959,472)	(2,302,507)	-	-	

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)

(iii) Source of Funding (Continued)  
 辛: 資金來源 (續)

The following tables show the Bank's significant source of funding at the end of the reporting period. The below information is prepared based on the definitions set out in MA(BS)23 Return of Liquidity Monitoring Tools issued by the HKMA.  
 下表為本分行於報告期末的主要資金來源分析。以下資料根據香港金融管理局「流動性監測工具申報表」(表格MA(BS)23)中填報指引作出呈報。

		31 December 2025		31 December 2024	
		2025年12月31日		2024年12月31日	
		Total Amount 總額 HKD'000 港幣千元	As % of total liabilities 佔總負債百分比	Total Amount 總額 HKD'000 港幣千元	As % of total liabilities 佔總負債百分比
Significant funding sources	主要資金來源				
Funding raised from connected parties	來自有關連銀行的資金	3,665,159	17.15%	2,968,111	14.50%
Funding raised from banks	來自銀行的資金	2,673,425	12.51%	3,408,449	16.66%
Deposits from non-bank customers	非銀行客戶存款	2,157,299	10.09%	1,204,118	5.89%
Certificates of deposits issued	已發行存款證	4,712,032	22.05%	4,240,171	20.72%
Debt securities issued	已發行債務證券	7,777,954	36.39%	8,394,969	41.02%

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 GC-5 Guideline on a Sound Remuneration System issued by the HKMA, below disclosure have been made:

以下披露乃根據香港金融管理局頒佈的CG-5《穩健的薪酬制度指引》第3條所作出：

(a) Remuneration and Incentive Mechanism 薪酬及激勵機制

The Korea Development Bank, Hong Kong branch ("the Branch"), an overseas-incorporated AI, is a branch of The Korea Development Bank, South Korea ("Group"), adopt its head office's remuneration policy and system to perform its local operations, covering all domestic offices, overseas branches, and local subsidiaries.

韓國產業銀行·香港分行(本分行)作為一間海外註冊成立的認可機構·為韓國產業銀行(集團)的其中一間分行·採用其總行已制定的薪酬政策及制度去執行操作·而該薪酬政策及制度覆蓋國內辦事處·海外分行及當地附屬公司·

The Remuneration and Incentive Mechanism of the Group is based on the principles of "effective motivation" and "sound remuneration management". It links remuneration with performance and risk factors closely. It serves to encourage staff to enhance their performance, and at the same time, to strengthen their awareness of risk so as to achieve sound remuneration management.

集團的薪酬及激勵機制以"有效鼓勵"及"穩健的薪酬管理"為原則·它將薪酬與績效和風險因素緊密聯繫起來·這在鼓勵員工提升績效的同時·也強化風險意識·以實現良好的薪酬管理·

The Remuneration and Incentive Policy of Group is generally in line with the broad principles set out in the HKMA's "Guideline on a Sound Remuneration System" and applicable to the Group and all of its subsidiaries (including the branches and entities in and out of Hong Kong).

集團的薪酬及獎勵政策跟香港金融管理局於其《穩健的薪酬制度指引》內所列出的主要原則大致相符·並適用於集團及其所有附屬公司(包括香港境內及境外的分行及實體)·

In order to achieve the remuneration that its proportionate to the individual's responsibilities and performance, the Remuneration Committee from Head Office reviews the performance of management over the past fiscal year and adjusts the remuneration level adequately in according with the level of performance or achievement.

為了達到個人責任和表現與薪酬成正比·總行薪酬委員會復審管理層在過去的財政年度的表現·並按其達標的程度去調整適當的薪酬水平·

(b) Remuneration for Senior Management and Key Personnel<sup>3</sup> 高級管理層及主要人員的薪酬<sup>3</sup>

Aggregate quantitative information on the remuneration for the senior management and key personnel for the year ended 2025 are disclosed as below:

本分行的高級管理層及主要人員於二零二五年度的薪酬合計總額披露如下：

Remuneration Amount and Quantitative Information (HKD'000) 薪酬款額及量化資料 (港幣千元)		Senior Management & Key Personnel 高級管理層及主要人員
Fixed remuneration 固定薪酬	Number of employees 員工數目 Total fixed remuneration (cash-based) 固定薪酬總額(現金)	11 8,153
Variable remuneration 浮動薪酬	Number of employees 員工數目 Total variable remuneration (cash-based) 浮動薪酬總額(現金)	11 2,358
<b>Total remuneration</b>	<b>薪酬總額</b>	<b>10,511</b>

There were no deferred remuneration during the financial year.  
 本財政年度內本分行並無任何遞延薪酬·

No senior management and key personnel has been awarded with guaranteed bonus, sign-on award or severance payment during the financial year.  
 本財政年度內本分行並無向高級管理層及主要人員發放保證花紅·簽約獎金及遣散費·

<sup>3</sup>As defined in CG-5 Guideline on a Sound Remuneration System issued by the HKMA, senior management are those who are responsible for oversight of either the Bank's company-wide strategy or activities or those of the Bank's main business lines. Key personnel and individual employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Bank.

<sup>3</sup>按香港金融管理局頒佈的CG-5《穩健的薪酬制度指引》所界定的·高級管理層是指負責監督本銀行整體策略或活動或本銀行主要業務的人員·主要人員是指個人僱員·其於受僱期間的職責或活動包括預測主要風險或代表本銀行應對主要風險·

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 2025 2025年12月31日	30 June 2025 2025年6月30日
Capital adequacy ratio	資本充足比率	14.24%	14.81%
		KRW'billions 韓圓十億	KRW'billions 韓圓十億
Total amount of shareholder funds	股東資金總額	49,592	47,489

Part II - Other Financial Information  
 第二部份: 其他財務資料

The consolidated financial information of the Group is set out below. Details of the information can be obtained from the Group Annual Report 2025 and the Group Interim Report 2025.

本集團的綜合財務資料摘錄如下。詳情載於本集團二零二五年度報告及二零二五中期報告。

		31 December 2025 2025年12月31日	30 June 2025 2025年6月30日
		KRW'billions 韓圓十億	KRW'billions 韓圓十億
Total Assets	總資產	384,622	377,693
Total Liabilities	總負債	335,031	330,204
Total Loans and Advances	貸款總額	233,090	223,693
Total customer deposits	總客戶存款	69,871	69,617
		1 January 2025 to 31 December 2025 2025年1月1日至 2025年12月31日	1 January 2024 to 31 December 2024 2024年1月1日至 2024年12月31日
		KRW'billions 韓圓十億	KRW'billions 韓圓十億
Pre-tax profit/(loss)	除稅前利潤/(損失)	7,053	2,673