



Korea Development Bank Hong Kong Branch

(Incorporated in Republic of Korea with limited liability)

Financial Disclosure Statement (Unaudited) as of 30 June 2022

**財務資料披露報表 (未經審計)
截至二零二二年六月三十日**

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 30 June 2022. It is complied 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六月三十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
30 September 2022

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截至二零二二年六月三十日財務資料披露

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
30 June 2022
2022年4月11日至
2022年6月30日
HKD'000
港幣千元

Income	收入	
Interest income	利息收入	476
Interest expense	利息開支	(244)
Net interest income	淨利息收入	232
Fees and Commission income	服務費及佣金收入	-
Fees and Commission expenses	服務費及佣金開支	-
Net fees and commission income	服務費及佣金收入淨額	-
Gains less losses arising from trading in foreign currencies	外匯買賣收益淨額	60
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	-
Total operating income	經營收入總額	292
Expenses	支出	
Staff expenses	職員支出	(873)
Rental expenses	租金支出	(803)
Other operating expenses	其他經營支出	(2,056)
Total operating expenses	經營支出總額	(3,732)
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	(677)
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	-
Profit/ (Loss) before taxation	除稅前利潤/(損失)	(4,117)
Income Tax expense	稅項開支	-
Profit/ (Loss) after taxation	除稅後利潤/(損失)	(4,117)

Remark: Korea Development Bank, Hong Kong Branch commenced business on 11 April 2022. This is the first financial disclosure statement for the Branch in accordance with the Banking (Disclosure) Rules. 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。本次是第一次根據《銀行業（披露）規則》財務資料披露報表內所載資料，因此過去的對比資料並不存在。

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Part II - Balance Sheet Information

第二部份 - 資產及負債表

		30 June 2022
		2022年6月30日
		HKD'000
		港幣千元
Assets	資產	
Cash and balances with banks	現金及銀行結餘	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	596,016
- 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>596,016</u>
Amount due from overseas offices of the institution	存放機構的海外辦事處的數額	-
Trade bills	貿易票據	-
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	199,461
- Loans and advances to banks	- 銀行貸款	-
- Accrual interests and other accounts	- 累計利息及其他賬項	238
- Collective provisions for loans and advances	- 予貸款的集體準備金	(349)
- Specific provisions for loans and advances	- 予貸款的特定準備金	-
		<u>199,350</u>
Investment securities	證券投資	-
Other investments	其他投資	-
Property, plant and equipment and investment properties	物業、廠房及設備以及投資物業	-
Other assets	其他資產	17,195
Total Assets	資產總額	<u><u>1,581,947</u></u>
Reserve and Liabilities	儲備及負債	
Deposits and balances from banks	尚欠銀行存款及結餘	-
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	-
		<u>-</u>
Amount due to overseas offices of the institution	結欠機構的海外辦事處的數額	1,560,236
Certificates of deposit issued	已發行存款證	-
Issued debt securities	已發行債務證券	-
Other liabilities	其他負債	25,545
Other provisions	其他準備金	283
Total Liabilities	負債總額	<u>1,586,064</u>
Accumulated losses	年度損益	(4,117)
Total reserves	儲備總額	<u>(4,117)</u>
Total reserves and liabilities	儲備及負債總額	<u><u>1,581,947</u></u>

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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

		30 June 2022 2022年6月30日
		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%
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%

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

本分行在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

		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
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 總額 HKD'000 港幣千元	% of total advances to banks 佔銀行貸款總額 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	-	-

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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: 過期及重組還款之資產 (續)

Overdue assets (continued) 過期資產 (續)		30 June 2022 2022年6月30日	
		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		30 June 2022 2022年6月30日	
		Gross amount 總額	% of total advances to customers
		HKD'000 港幣千元	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	% of total advances to banks
		HKD'000 港幣千元	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	% of total other assets
		HKD'000 港幣千元	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	
Reposessed assets held	持有經收回資產	-	

There were no reposessed assets as at 30 June 2022.

本分行在二零二二年六月三十日沒有持有任何經收回資產。

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

		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 抵押品或其他證券 所覆蓋的百分比
Loans and advances for use in Hong Kong	在香港使用的貸款		
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	- 金融投資	101,961	-
- Stockbrokers	- 股票經紀	-	-
- Wholesale and retail trade	- 批發及零售業	97,500	-
- Manufacturing	- 製造業	-	-
- 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	-	-
Trade finance	貿易融資	-	-
Loans for use outside Hong Kong	在香港以外使用的貸款	-	-
Total loans and advances to customers	總客戶貸款	199,461	-

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

		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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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

		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	-	-	-
Total	總額	-	-	-
Total assets after provisions	已扣減準備金的資產總額	-		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔總資產百分比	0.00%		

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(f) International claims
己: 國際債權

(f) International claims			30 June 2022			
己: 國際債權			2022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		Non-financial private sector	
			非銀行金融機構		非金融私人機構	
			Banks	Official Sectors	Others	Total
Jurisdiction			銀行	公營單位	其他	總計
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			858	-	98	956

(g) Currency Risk
庚: 貨幣風險

		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		-	-	-	-	-
Net long/ (net short) position 長倉(或短倉)淨持倉量		2	-	-	-	2
Net structural position 結構性淨持倉量		-	-	-	-	-

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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

		30 June 2022 2022年6月30日
		HKD'000 港幣千元
Contingent Liabilities and commitments	或然負債及承擔	
- 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	256,839
- Others	- 其他	-
		<u>256,839</u>
Derivative transactions	衍生工具交易	
- Exchange rate contracts	- 匯率合約	605,749
- Interest rate contracts	- 利率合約	-
- Others	- 其他	-
		<u>605,749</u>
Total off-balance sheet exposures	總資產負債表以外的風險暴露	<u>862,588</u>
Total Fair value of the above derivative transactions	以上衍生工具的總公允價值	
- Fair value asset of Exchange rate contracts	- 匯率衍生工具合約的資產公允價值	<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>-</u>
- Fair value liabilities of Exchange rate contracts	- 匯率衍生工具合約的負債公允價值	<u>(3,652)</u>
- Fair value liabilities of Interest rate contracts	- 利率衍生工具合約的負債公允價值	<u>-</u>
No bilateral netting arrangements for the above derivative transactions		
上述衍生工具交易並無訂立任何雙邊淨額結算安排		

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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 April 2022 to
30 June 2022
2022年4月1日至
2022年6月30日

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

160.00%*

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. The average LMR for the period 1 April 2022 to 10 April 2022 is unavailable and the average LMR for the period from 11 April 2022 to 30 April 2022 is undefined arithmetically. Accordingly, the average LMR for the period from 1 April 2022 to 30 June 2022 cannot be technically operated. As a result, the average LMR for the period 1 May 2022 to 30 June 2022 is reported.

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，所以沒有二零二二年四月一日至二零二二年四月十日的平均流動性維持比率可以提供，同時二零二二年四月十一日至二零二二年四月三十日的平均流動性維持比率則在算術上未定義，所以二零二二年四月一日至二零二二年六月三十日的平均流動性維持比率不能被技術操作，因此，本次報告了二零二二年五月一日至二零二二年六月三十日的平均流動性維持比率。

Liquidity Risk Management

流動資金風險管理

The Branch has established a Liquidity Risk Management Policy which is reviewed and approved by the senior management. 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.

The liquidity position is monitored through statutory liquidity ratios, cash flow analysis, and inter-bank transactions undertaken by our Branch. The Branch also perform the testing on various type of stress scenarios on 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所評審和批准。此政策要求本分行維持每日適當的流動資金以應付所需的財務責任，並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。

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2022
韓國產業銀行, 香港分行
截至二零二二年六月三十日財務資料披露

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。

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。

		30 June 2022 2022年6月30日
Capital adequacy ratio	資本充足比率	14.85%
		KRW'millions 韓國百萬
Total amount of shareholder funds	股東資金總額	42,291,479

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

		30 June 2022 2022年6月30日
		KRW'millions 韓國百萬
Total Assets	總資產	356,986,169
Total Liabilities	總負債	314,694,690
Total Loans and Advances	貸款總額	197,867,935
Total customer deposits	總客戶存款	62,462,424
		1 January 2022 to 30 June 2022 2022年1月1日至 2022年6月30日
		KRW'millions 韓國百萬
Pre-tax profit/(loss)	除稅前利潤/(損失)	(1,697,799)