Korea Development Bank | Hong Kong Branch

A RESTRICTED LICENCE BANK INCORPORATED IN REPUBLIC OF KOREA WITH LIMITED LIABILITY

Korea Development Bank Hong Kong Branch
Financial Disclosure Statement (Unaudited)
as of 30 June 2025

財務資料披露報表 (未經審計)
截至二零二五年六月三十日

Statement of Compliance 合規聲明

We have prepared this unaudited Financial Disclousre Statement of Korea Development Bank, Hong Kong Branch ("the Branch") as of 30 June 2025. It is complied according to the Banking (Disclosure) Rules under the Banking Ordiance (Chapter 155M).

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六月三十日止未經審計的財務資料披露報表。

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.

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
26 September 2025

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
以供公眾人仕查閱。

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五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

		1 Jan 2025 to 30 June 2025 2025年1月1日至 2025年6月30日 HKD'000 港幣千元	1 Jan 2024 to 30 June 2024 2024年1月1日至 2024年6月30日 HKD'000 港幣千元
Income	**收入**		
Interest income	利息收入	612,104	586,355
Interest expense	利息開支	(553,455)	(518,389)
Net interest income	**淨利息收入**	**58,649**	**67,966**
Fees and Commission income	服務費及佣金收入	6,374	7,616
Fees and Commission expenses	服務費及佣金開支	(6,253)	(7,008)
Net fees and commission income	**服務費及佣金收入淨額**	**121**	**608**
Gains less losses arising from trading in foreign currencies	外匯買賣收益淨額	2,559	3,581
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	5,065	16,895
Total operating income	**經營收入總額**	**66,394**	**89,050**
Expenses	**支出**		
Staff expenses	職員支出	(12,987)	(13,488)
Rental expenses	租金支出	(4,873)	(2,897)
Other operating expenses	其他經營支出	(4,325)	(2,282)
Total operating expenses	**經營支出總額**	**(22,185)**	**(18,667)**
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	(2,617)	(3,700)
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)**	**41,592**	**66,683**
Income Tax expense	**稅項開支**	**(6,806)**	(10,921)
Profit/ (Loss) after taxation	**除稅後利潤/(損失)**	**34,786**	**55,762**

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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

		30 June 2025 2025年6月30日 HKD'000 港幣千元	31 December 2024 2024年12月31日 HKD'000 港幣千元
Assets	**資產**		
Cash and balances with banks	現金及銀行結餘	264,956	52,788
Placements with banks which have a residual maturity	存放於其他銀行的款項		
- not more than 1 month	- 不超逾 1個月	156,019	1,874,029
- more than 1 month but not more than 1 year	- 超逾1 個月但不超逾 1年	-	-
- more than 1 year	- 超逾1年	-	-
		156,019	1,874,029
Amount due from overseas offices of the institution	存放機構的海外辦事處的數額	39,198	-
Trade bills, net of impairment allowance	貿易票據，扣除減值準備金	5,710	43,543
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	10,975,040	11,566,445
- Loans and advances to banks	- 銀行貸款	2,432,335	3,339,800
- Accrual interests and other accounts	- 累計利息及其他賬項	62,151	80,563
- Collective provisions for loans and advances	- 予貸款的集體準備金	(27,395)	(26,095)
- Specific provisions for loans and advances	- 予貸款的特定準備金	-	-
		13,442,131	14,960,713
Investment securities	證券投資	3,585,978	3,143,040
Other investments	其他投資	40,289	26,588
Property, plant and equipment and investment properties	物業、廠房及設備以及投資物業	1,034	1,251
Other assets	其他資產	886,155	361,288
Total Assets	**資產總額**	**18,421,470**	**20,463,240**
Reserve and Liabilities	**儲備及負債**		
Deposits and balances from banks	尚欠銀行存款及結餘	2,148,887	4,604,749
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	7,967	7,818
		7,967	7,818
Amount due to overseas offices of the institution	結欠機構的海外辦事處的數額	2,733,740	2,968,111
Certificates of deposit issued	已發行存款證	4,777,075	4,240,170
Issued debt securities	已發行債務證券	8,344,211	8,394,970
Other liabilities	其他負債	281,074	143,607
Other provisions	其他準備金	5,101	4,230
Total Liabilities	**負債總額**	18,298,055	20,363,655
Current profit	本年度盈利	34,786	84,742
Retained profits and reserves	保留盈利及儲備	88,629	14,843
Total reserves	**儲備總額**	123,415	99,585
Total reserves and liabilities	**儲備及負債總額**	**18,421,470**	**20,463,240**

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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。

		30 June 2025 2025年6月30日 HKD'000 港幣千元	31 December 2024 2024年12月31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份比	-	-
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份比	-	-

There were no impaired loans and advances to customers and banks as at 30 June 2025 and 31 December 2024 nor were there any specific provisions made related.

本分行在二零二五年六月三十日及二零二四年十二月三十一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

		30 June 2025 2025年6月30日		31 December 2024 2024年12月31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
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	- 六個月以至一年	-	-	-	-
- 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 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
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	- 六個月以至一年	-	-	-	-
- more than 1 year	- 一年以上	-	-	-	-
Total overdue loans and advances to banks	總逾期銀行貸款額	-	-	-	-

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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)		30 June 2025 2025年6月30日 Gross amount 總額 HKD'000 港幣千元	31 December 2024 2024年12月31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		30 June 2025 2025年6月30日		31 December 2024 2024年12月31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	- 六個月以至一年	-	-	-	-
- more than 1 year	- 一年以上	-	-	-	-
		-	-	-	-

There were no overdue and rescheduled loans and advances to customers and banks as at 30 June 2025 and 31 December 2024.
本分行在二零二五年六月三十日及二零二四年十二月三十一日沒有任何對客戶或對銀行的逾期及重組貸款。

Repossessed 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
Repossessed assets held	持有經收回資產	-	-

There were no repossessed assets as at 30 June 2025 and 31 December 2024.
本分行在二零二五年六月三十日及二零二四年十二月三十一日沒有持有任何經收回資產。

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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

		30 June 2025 2025年6月30日		31 December 2024 2024年12月31日	
		Gross amount 總額 HKD'000 港幣千元	% of gross advances covered by collaterals or other security 抵押品或其他証劵所覆蓋的百分比	Gross amount 總額 HKD'000 港幣千元	% of gross advances covered by collaterals or other security 抵押品或其他証劵所覆蓋的百分比
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	1,535,000	19.54%	1,488,043	-
- Financial concerns	- 金融投資	851,800	-	611,930	-
- Stockbrokers	- 股票經紀	780,000	-	780,000	-
- Wholesale and retail trade	- 批發及零售業	78,000	-	557,700	4.90%
- Manufacturing	- 製造業	2,308,856	-	2,289,999	-
- 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	705,000	-	-	-
Individuals	個人				
- Loans for the purchase of falts 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	- 信用咭貸款	-	-	-	-
- Others	- 其他	-	-	-	-
Trade finance	**貿易融資**	-	-	-	-
Loans and advances for use outside Hong Kong	**在香港以外使用的貸款**	4,716,384	16.08%	5,838,773	32.18%
Total loans and advances to customers	**總客戶貸款**	**10,975,040**	**9.64%**	**11,566,445**	**16.48%**

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority.
上述細分乃根據香港金融管理局採用的類別和定義而分類。

(d) Loans and advances to customers by major geographical areas
丁: 客戶貸款及逾期貸款 - 主要地區分類

A country or geographical area is disclosed where it constitutes 10% or more of the aggregate gross advances to customers, after taking into consideration of the recognized risk transfer:
經顧及風險轉移後，只有超過客戶貸款總額10%或以上的國家或地區方作披露:

	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	-	-
Total 總額	10,975,040	-	-

	31 December 2024 2024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	5,727,672	-	-
USA, 美國	2,198,916	-	-
China, 中國	1,982,797	-	-
Others, 其它	1,657,060	-	-
Total 總額	11,566,445	-	-

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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。

		30 June 2025 2025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	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 governement 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 governement 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	2,531,136	437,991	2,969,127
Total assets after provisions	已扣減準備金的資產總額	18,417,787		
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	13.74%		

		31 December 2024 2024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	1,709,297	-	1,709,297
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	314,278	-	314,278
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	757,792	73,460	831,252
4. Other entities of central governement 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	495,911	-	495,911
5. Other entities of local governement 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	3,277,278	73,460	3,350,738
Total assets after provisions	已扣減準備金的資產總額	20,464,188		
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	16.01%		

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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 oversea branch of a bank whose head office is located in another country. International claims on individual geographical areas constitued 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：

30 June 2025
2025年6月30日
HKD'millions / 港幣百萬元

Jurisdiction	管轄區域	Banks 銀行	Official Sectors 公營單位	Non-bank private sector 非銀行私人機構: Non-bank financial institutions 非銀行金融機構	Non-bank private sector 非銀行私人機構: Non-financial private sector 非金融私人機構	Others 其他	Total 總計
1. International Organizations	1. 國際組織	-	-	-	-		-
2. Developed countries	2. 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	3. 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	4. 發展中亚太地區	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	5. 其他發展中國家	749	-	-	36		785
Total	總額	4,398	198	4,215	4,503	-	13,314

31 December 2024
2024年12月31日
HKD'millions / 港幣百萬元

Jurisdiction	管轄區域	Banks 銀行	Official Sectors 公營單位	Non-bank private sector 非銀行私人機構: Non-bank financial institutions 非銀行金融機構	Non-bank private sector 非銀行私人機構: Non-financial private sector 非金融私人機構	Others 其他	Total 總計
1. International Organizations	1. 國際組織	-	-	-	-		-
2. Developed countries	2. 已發展國家	1,426	159	1,115	2,083		4,783
of which United States	其中 美國	10	159	329	1,595		2,093
3. Offshore centres	3. 離岸中心	10	-	2,685	1,462		4,157
of which Hong Kong	其中 香港	4	-	2,177	1,459		3,641
4. Developing Asia & Pacific	4. 發展中亚太地區	3,081	-	699	2,072		5,852
of which South Korea	其中 南韓	1,692	-	385	1,601		3,678
5. Other Developing countries	5. 其他發展中國家	1,351	-	-	-		1,351
Total	總額	5,868	159	4,499	5,617	-	16,143

(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。

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	-	-	-	-	-
Net long/ (net short) position	**長倉(或短倉)淨持倉量**	**(37)**	**(2)**	**6**	**(3)**	**(36)**
Net structural position	**結構性淨持倉量**	-	-	-		-

31 December 2024
2024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	15,028	220	571	1	15,820
Spot liabilities	現貨負債	(15,864)	-	(1)	-	(15,865)
Forward purchases	遠期買入	5,428	-	-	-	5,428
Forward sales	遠期賣出	(4,602)	(220)	(566)	-	(5,388)
Net option position	期權淨持倉量	-	-	-	-	-
Net long/ (net short) position	**長倉(或短倉)淨持倉量**	**(10)**	**-**	**4**	**1**	**(5)**
Net structural position	**結構性淨持倉量**	-	-	-		-

There were no foreign currency net structural positions as at 30 June 2025 and 31 December 2024 .
本分行在二零二五年六月三十日及二零二四年十二月三十一日並無持有非港元貨幣的結構性淨持倉量。

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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

		30 June 2025 2025年6月30日 HKD'000 港幣千元	31 December 2024 2024年12月31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	6,070	5,756
- Note issuance and revolving underwriting facilities	- 票據發行及循環的包銷安排	-	-
- Other commitments	- 其他承擔	3,746,067	2,338,289
- Others (forward asset purchases)	- 其他 (遠期資產購買)	118,125	129,976

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。

		30 June 2025 2025年6月30日 HKD'000 港幣千元	31 December 2024 2024年12月31日 HKD'000 港幣千元
Derivative transactions	**衍生工具交易**		
- Exchange rate contracts	- 匯率合約	2,210,702	826,281
- Interest rate contracts	- 利率合約	6,229,900	6,285,000
- 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。

		30 June 2025	31 December 2024
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	-	40,482
- Fair value asset of Interest rate contracts	- 利率衍生工具合約的資產公允價值	25,141	21,087
- Fair value liabilities of Exchange rate contracts	- 匯率衍生工具合約的負債公允價值	(52,615)	-
- Fair value liabilities of Interest rate contracts	- 利率衍生工具合約的負債公允價值	(27,292)	(10,679)

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

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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 April 2025 to 30 June 2025 2025年4月1日至 2025年6月30日	1 April 2024 to 30 June 2024 2024年4月1日至 2024年6月30日
Average liquidity maintenance ratio ("LMR") for the financial period	平均流動性維持比率	81.38%	246.82%

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 casued 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 Managment 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 liqudity 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穩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 considred by them in making liquidity management decisions. Based on the result of the Liqudity 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，本分行會採取重置平衡或重組措施，並由風險緩釋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 appraoch 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

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 Liqudity 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。

Korea Development Bank, Hong Kong Branch
Financial Disclosure as of 30 June 2025
韓國產業銀行, 香港分行
截至二零二五年六月三十日財務資料披露

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 adequancy 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 consoliated 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 2025 2025年6月30日	31 December 2024 2024年12月31日
Capital adequacy ratio	資本充足比率	14.81%	13.90%
		KRW'billions 韓圓十億	KRW'billions 韓圓十億
Total amount of shareholder funds	股東資金總額	47,489	44,010

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 Interim Report 2025 and the Group Annual Report 2024.

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中期報告及二零二四年年度報告。

		30 June 2025 2025年6月30日 KRW'billions 韓圓十億	31 December 2024 2024年12月31日 KRW'billions 韓圓十億
Total Assets	總資產	377,693	372,581
Total Liabilities	總負債	330,204	328,571
Total Loans and Advances	貸款總額	223,693	224,780
Total customer deposits	總客戶存款	69,617	67,035

		1 January 2025 to 30 June 2025 2025年1月1日至2025年6月30日 KRW'billions 韓圓十億	1 January 2024 to 30 June 2024 2024年1月1日至2024年6月30日 KRW'billions 韓圓十億
Pre-tax profit/(loss)	除稅前利潤/(損失)	6,271	1,336