# KEXIM ASIA LIMITED

A wholly owned subsidiary of The Export-Import Bank of Korea

# Quarterly Regulatory Disclosures
# 季度監管披露

**31 March 2022**

**2022 年 3 月 31 日**

KEXIM ASIA LIMITED

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# 支柱III監管披露摘要

| 披露要求 | 表和模板 | 頁碼 | 2022年第1季度 |
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## Template KM1: Key prudential ratios

| | | 31-Mar-22 | 31-Dec-21 | 30-Sep-21 | 30-Jun-21 | 31-Mar-21 |
|---|---|---|---|---|---|---|
| | | USD | USD | USD | USD | USD |
| | | (a) | (b) | (c) | (d) | (e) |
| | | T | T-1 | T-2 | T-3 | T-4 |
| | **Regulatory capital (amount)** | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 159,248,754 | 165,087,628 | 165,522,563 | 165,135,578 | 165,101,112 |
| 2 | Tier 1 | 159,248,754 | 165,087,628 | 165,522,563 | 165,135,578 | 165,101,112 |
| 3 | Total capital | 176,792,498 | 182,511,094 | 182,947,853 | 182,569,763 | 182,253,758 |
| | **RWA (amount)** | | | | | |
| 4 | Total RWA | 609,868,287 | 584,934,293 | 584,921,268 | 554,244,420 | 474,785,648 |
| | **Risk-based regulatory capital ratios (as a percentage of RWA)** | | | | | |
| 5 | CET1 ratio (%) | 26.11% | 28.22% | 28.30% | 29.79% | 34.77% |
| 6 | Tier 1 ratio (%) | 26.11% | 28.22% | 28.30% | 29.79% | 34.77% |
| 7 | Total capital ratio (%) | 28.99% | 31.20% | 31.28% | 32.94% | 38.39% |
| | **Additional CET1 buffer requirements (as a percentage of RWA)** | | | | | |
| 8 | Capital conservation buffer requirement (%) | 2.500% | 2.500% | 2.500% | 2.500% | 2.500% |
| 9 | Countercyclical capital buffer requirement (%) | 0.182% | 0.205% | 0.205% | 0.200% | 0.119% |
| 10 | Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs) | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% |
| 11 | Total AI-specific CET1 buffer requirements (%) | 2.682% | 2.705% | 2.705% | 2.700% | 2.619% |
| 12 | CET1 available after meeting the AI's minimum capital requirements (%) | 18.61% | 20.72% | 20.80% | 22.29% | 27.27% |
| | **Basel III leverage ratio** | | | | | |
| 13 | Total leverage ratio (LR) exposure measure | 654,400,945 | 628,063,166 | 636,528,477 | 602,651,574 | 535,880,002 |
| 14 | LR (%) | 24.34% | 26.29% | 26.00% | 27.40% | 30.81% |
| | **Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)** | | | | | |
| | Applicable to category 1 institution only: | | | | | |
| 15 | Total high quality liquid assets (HQLA) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 16 | Total net cash outflows | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 17 | LCR (%) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| | Applicable to category 2 institution only: | | | | | |
| 17a | LMR (%) | 130.65% | 161.52% | 167.13% | 136.79% | 122.03% |
| | **Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)** | | | | | |
| | Applicable to category 1 institution only: | | | | | |
| 18 | Total available stable funding | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 19 | Total required stable funding | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 20 | NSFR (%) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| | Applicable to category 2A institution only: | | | | | |
| 20a | CFR (%) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |

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## Regulatory Disclosures

### Template OV1: Overview of RWA

| | | (a) | (b) | (c) |
|---|---|---|---|---|
| | | RWA | | Minimum capital requirements |
| | | 31-Mar-22 | 31-Dec-21 | 31-Mar-22 |
| | | USD | USD | USD |
| | | T | T-1 | T |
| 1 | Credit risk for non-securitization exposures | 584,668,130 | 560,148,468 | 46,773,450 |
| 2 | Of which STC approach | - | - | - |
| 2a | Of which BSC approach | 584,668,130 | 560,148,468 | 46,773,450 |
| 3 | Of which foundation IRB approach | - | - | - |
| 4 | Of which supervisory slotting criteria approach | - | - | - |
| 5 | Of which advanced IRB approach | - | - | - |
| 6 | Counterparty default risk and default fund contributions | 12,208,331 | 12,260,204 | 976,666 |
| 7 | Of which SA-CCR approach | Not applicable | Not applicable | Not applicable |
| 7a | Of which CEM | - | - | - |
| 8 | Of which IMM(CCR) approach | - | - | - |
| 9 | Of which others | 12,208,331 | 12,260,204 | 976,666 |
| 10 | CVA risk | - | - | - |
| 11 | Equity positions in banking book under the simple risk-weight method and internal models method | - | - | - |
| 12 | Collective investment scheme ("CIS") exposures – LTA* | Not applicable | Not applicable | Not applicable |
| 13 | CIS exposures – MBA* | Not applicable | Not applicable | Not applicable |
| 14 | CIS exposures – FBA* | Not applicable | Not applicable | Not applicable |
| 14a | CIS exposures – combination of approaches* | Not applicable | Not applicable | Not applicable |
| 15 | Settlement risk | - | - | - |
| 16 | Securitization exposures in banking book | - | - | - |
| 17 | Of which SEC-IRBA | - | - | - |
| 18 | Of which SEC-ERBA (including IAA) | - | - | - |
| 19 | Of which SEC-SA | - | - | - |
| 19a | Of which SEC-FBA | - | - | - |
| 20 | Market risk | - | - | - |
| 21 | Of which STM approach | - | - | - |
| 22 | Of which IMM approach | - | - | - |
| 23 | Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)* | Not applicable | Not applicable | Not applicable |
| 24 | Operational risk | 12,991,826 | 12,525,621 | 1,039,346 |
| 24a | Sovereign concentration risk | - | - | - |
| 25 | Amounts below the thresholds for deduction (subject to 250% RW) | - | - | - |
| 26 | Capital floor adjustment | - | - | - |
| 26a | Deduction to RWA | - | - | - |
| 26b | Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital | - | - | - |
| 26c | Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital | - | - | - |
| 27 | Total | 609,868,287 | 584,934,293 | 48,789,463 |

Point to note:
1. Items marked with an asterisk (*) will be applicable only after their respective policy frameworks take effect. Until then, "Not applicable" should be reported in the rows.

**Explanation of signficant drivers behind differences in reporting periods T and T-1.**
No signficant differences.

**When minimum capital requirements in column ( c ) do not correspond to 8% of RWA in column (a), the AI must explain the adjustment made.**
Not applicable.

**If the AI uses the internal models method under the market-based approach to calculate its equity exposures in the banking book pursuant to the BCR, it should provide a description of its internal models used in an accompanying narrative.**
KEXIM Asia Limited uses Basic approach to measure equity exposures in the banking book. The internal models method under the market-based approach does not apply.

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## Regulatory Disclosures

### Template LR2: Leverage ratio ("LR")

| | | (a) | (b) |
|---|---|---|---|
| | | 31-Mar-22 | 31-Dec-21 |
| | | USD | USD |
| | | T | T-1 |
| **On-balance sheet exposures** | | | |
| 1 | On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral) | 596,047,828 | 561,021,603 |
| 2 | Less: Asset amounts deducted in determining Tier 1 capital | (158,211) | (158,211) |
| 3 | **Total on-balance sheet exposures (excluding derivative contracts and SFTs)** | 595,889,617 | 560,863,392 |
| **Exposures arising from derivative contracts** | | | |
| 4 | Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting) | - | - |
| 5 | Add-on amounts for PFE associated with all derivative contracts | - | - |
| 6 | Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework | - | - |
| 7 | Less: Deductions of receivables assets for cash variation margin provided under derivative contracts | - | - |
| 8 | Less: Exempted CCP leg of client-cleared trade exposures | - | - |
| 9 | Adjusted effective notional amount of written credit-related derivative contracts | - | - |
| 10 | Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts | - | - |
| 11 | **Total exposures arising from derivative contracts** | - | - |
| **Exposures arising from SFTs** | | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 54,158,410 | 59,942,450 |
| 13 | Less: Netted amounts of cash payables and cash receivables of gross SFT assets | - | - |
| 14 | CCR exposure for SFT assets | 4,352,918 | 4,484,818 |
| 15 | Agent transaction exposures | - | - |
| 16 | **Total exposures arising from SFTs** | **58,511,328** | 64,427,268 |
| **Other off-balance sheet exposures** | | | |
| 17 | Off-balance sheet exposure at gross notional amount | - | 5,000,000 |
| 18 | Less: Adjustments for conversion to credit equivalent amounts | - | (2,500,000) |
| 19 | **Off-balance sheet items** | - | 2,500,000 |
| **Capital and total exposures** | | | |
| 20 | **Tier 1 capital** | 159,248,754 | 165,087,628 |
| 20a | **Total exposures before adjustments for specific and collective provisions** | **654,400,945** | 627,790,660 |
| 20b | **Adjustments for specific and collective provisions** | - | - |
| 21 | **Total exposures after adjustments for specific and collective provisions** | **654,400,945** | 627,790,660 |
| **Leverage ratio** | | | |
| 22 | **Leverage ratio** | 24.34% | 26.30% |

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模版KM1：主要審慎比率

| | | 2022年3月31日 | 2021年12月31日 | 2021年9月30日 | 2021年6月30日 | 2021年3月31日 |
|---|---|---|---|---|---|---|
| | | 美元 | 美元 | 美元 | 美元 | 美元 |
| | | (a) | (b) | (c) | (d) | (e) |
| | | T | T-1 | T-2 | T-3 | T-4 |
| | **監管資本（數額）** | | | | | |
| 1 | 普通股權一級(CET1) | 159,248,754 | 165,087,628 | 165,522,563 | 165,135,578 | 165,101,112 |
| 2 | 一級 | 159,248,754 | 165,087,628 | 165,522,563 | 165,135,578 | 165,101,112 |
| 3 | 總資本 | 176,792,498 | 182,511,094 | 182,947,853 | 182,569,763 | 182,253,758 |
| | **風險加權數額（數額）** | | | | | |
| 4 | 風險加權數額總額 | 609,868,287 | 584,934,293 | 584,921,268 | 554,244,420 | 474,785,648 |
| | **風險為本監管資本比率（以風險加權數額的百分率表示）** | | | | | |
| 5 | CET1比率 (%) | 26.11% | 28.22% | 28.30% | 29.79% | 34.77% |
| 6 | 一級比率 (%) | 26.11% | 28.22% | 28.30% | 29.79% | 34.77% |
| 7 | 總資本比率 (%) | 28.99% | 31.20% | 31.28% | 32.94% | 38.39% |
| | **額外CET1緩衝要求（以風險加權數額的百分率表示）** | | | | | |
| 8 | 防護緩衝資本要求 (%) | 2.500% | 2.500% | 2.500% | 2.500% | 2.500% |
| 9 | 逆周期緩衝資本要求 (%) | 0.182% | 0.205% | 0.205% | 0.200% | 0.119% |
| 10 | 較高吸收虧損能力要求 (%)（只適用於G-SIB或D-SIB） | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% |
| 11 | 認可機構特定的總CET1緩衝要求 (%) | 2.682% | 2.705% | 2.705% | 2.700% | 2.619% |
| 12 | 符合認可機構的最低資本規定後可用的CET1 (%) | 18.61% | 20.72% | 20.80% | 22.29% | 27.27% |
| | **《巴塞爾協定三》槓桿比率** | | | | | |
| 13 | 總槓桿比率風險承擔計量 | 654,400,945 | 628,063,166 | 636,528,477 | 602,651,574 | 535,880,002 |
| 14 | 槓桿比率(LR) (%) | 24.34% | 26.29% | 26.00% | 27.40% | 30.81% |
| | **流動性覆蓋比率(LCR) / 流動性維持比率(LMR)** | | | | | |
| | 只適用於第1類機構： | | | | | |
| 15 | 優質流動資產(HQLA)總額 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 16 | 淨現金流出總額 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 17 | LCR (%) | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| | 只適用於第2類機構： | | | | | |
| 17a | LMR (%) | 130.65% | 161.52% | 167.13% | 136.79% | 122.03% |
| | **穩定資金淨額比率(NSFR) / 核心資金比率(CFR)** | | | | | |
| | 只適用於第1類機構： | | | | | |
| 18 | 可用穩定資金總額 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 19 | 所需穩定資金總額 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 20 | NSFR (%) | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| | 只適用於第2A類機構： | | | | | |
| 20a | CFR (%) | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |

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## 模版OV1：風險加權數額概覽

| | | (a) | (b) | (c) |
|---|---|---|---|---|
| | | 風險加權數額 | | 最低資本規定 |
| | | 2022年3月31日 | 2021年12月31日 | 2022年3月31日 |
| | | 美元 | 美元 | 美元 |
| | | T | T-1 | T |
| 1 | 非證券化類別風險承擔的信用風險 | 584,668,130 | 560,148,468 | 46,773,450 |
| 2 | 其中STC計算法 | - | - | - |
| 2a | 其中BSC計算法 | 584,668,130 | 560,148,468 | 46,773,450 |
| 3 | 其中基礎IRB計算法 | - | - | - |
| 4 | 其中監管分類準則計算法 | - | - | - |
| 5 | 其中高級IRB計算法 | - | - | - |
| 6 | 對手方違責風險及違責基金承擔 | 12,208,331 | 12,260,204 | 976,666 |
| 7 | 其中SA-CCR計算法 | 不適用 | 不適用 | 不適用 |
| 7a | 其中現行風險承擔方法 | - | - | - |
| 8 | 其中IMM(CCR)計算法 | - | - | - |
| 9 | 其中其他 | 12,208,331 | 12,260,204 | 976,666 |
| 10 | CVA風險 | - | - | - |
| 11 | 簡單風險權重方法及內部模式方法下的銀行帳內股權狀況 | - | - | - |
| 12 | 集體投資計劃風險承擔——LTA* | 不適用 | 不適用 | 不適用 |
| 13 | 集體投資計劃風險承擔——MBA* | 不適用 | 不適用 | 不適用 |
| 14 | 集體投資計劃風險承擔——FBA* | 不適用 | 不適用 | 不適用 |
| 14a | 集體投資計劃風險承擔——混合使用計算法* | 不適用 | 不適用 | 不適用 |
| 15 | 交收風險 | - | - | - |
| 16 | 銀行帳內的證券化類別風險承擔 | - | - | - |
| 17 | 其中SEC-IRBA | - | - | - |
| 18 | 其中SEC-ERBA（包括IAA） | - | - | - |
| 19 | 其中SEC-SA | - | - | - |
| 19a | 其中SEC-FBA | - | - | - |
| 20 | 市場風險 | - | - | - |
| 21 | 其中STM計算法 | - | - | - |
| 22 | 其中IMM計算法 | - | - | - |
| 23 | 交易帳與銀行帳之間切換的風險承擔的資本要求（經修訂市場風險框架生效前不適用）* | 不適用 | 不適用 | 不適用 |
| 24 | 業務操作風險 | 12,991,826 | 12,525,621 | 1,039,346 |
| 24a | 官方實體集中風險 | - | - | - |
| 25 | 低於扣減門檻的數額（須計算250%風險權重） | - | - | - |
| 26 | 資本下限調整 | - | - | - |
| 26a | 風險加權數額扣減 | - | - | - |
| 26b | 其中不包括在二級資本內的一般銀行業務風險監管儲備及集體準備金的部分 | - | - | - |
| 26c | 其中不包括在二級資本內的土地及建築物因價值重估而產生的累積公平價值收益的部分 | - | - | - |
| 27 | 總計 | 609,868,287 | 584,934,293 | 48,789,463 |

注意事項：
(i) 加「*」符號的項目在相關政策框架生效後才適用。在此之前，應在有關行內填報「不適用」。

**解釋T及T-1報告期之間差異的重要驅動因素。**

沒有重要差異

**如(c)欄的資本規定並未與(a)欄的風險加權數額的8%相對應，認可機構亦應解釋所作出的調整。**

不適用

**認可機構如根據《資本規則》採用市場基準計算法下的內部模式方法計算其銀行帳內的股權風險承擔，應提供附加說明描述其所採用的內部模式。**

KEXIM Asia Limited 已採納「基本計算法」衡量銀行帳內的股權風險承擔。市場基準計算法下的內部模式方法不適用。

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## 模版LR2：槓桿比率

| | | (a) | (b) |
|---|---|---|---|
| | | 2022年3月31日 | 2021年12月31日 |
| | | 美元 | 美元 |
| | | T | T-1 |
| **資產負債表內風險承擔** | | | |
| 1 | 資產負債表內風險承擔（不包括由衍生工具合約或證券融資交易(SFT)產生的風險承擔，但包括抵押品） | 596,047,828 | 561,021,603 |
| 2 | 扣減：斷定一級資本時所扣減的資產數額 | (158,211) | (158,211) |
| 3 | **資產負債表內風險承擔總額（不包括衍生工具合約及SFT）** | 595,889,617 | 560,863,392 |
| **由衍生工具合約產生的風險承擔** | | | |
| 4 | 所有與衍生工具合約有關的重置成本（如適用的話，扣除合資格現金變動保證金及／或雙邊淨額結算） | - | - |
| 5 | 所有與衍生工具合約有關的潛在未來風險承擔的附加數額 | - | - |
| 6 | 還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具合約抵押品的數額 | - | - |
| 7 | 扣減：就衍生工具合約提供的現金變動保證金的應收部分 | - | - |
| 8 | 扣減：中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分 | - | - |
| 9 | 經調整後已出售信用關聯衍生工具合約的有效名義數額 | - | - |
| 10 | 扣減：就已出售信用關聯衍生工具合約作出調整的有效名義抵銷及附加數額的扣減 | - | - |
| 11 | **衍生工具合約產生的風險承擔總額** | - | - |
| **由SFT產生的風險承擔** | | | |
| 12 | 經銷售會計交易調整後（在不確認淨額計算下）的SFT資產總計 | 54,158,410 | 59,942,450 |
| 13 | 扣減：SFT資產總計的應付現金與應收現金相抵後的淨額 | - | - |
| 14 | SFT資產的對手方信用風險承擔 | 4,352,918 | 4,484,818 |
| 15 | 代理交易風險承擔 | - | - |
| 16 | **由SFT產生的風險承擔總額** | 58,511,328 | 64,427,268 |
| **其他資產負債表外風險承擔** | | | |
| 17 | 資產負債表外風險承擔名義數額總額 | - | 5,000,000 |
| 18 | 扣減：就轉換為信貸等值數額作出的調整 | - | (2,500,000) |
| 19 | 資產負債表外項目 | - | 2,500,000 |
| **資本及風險承擔總額** | | | |
| 20 | **一級資本** | 159,248,754 | 165,087,628 |
| 20a | **為特定準備金及集體準備金作出調整前的風險承擔總額** | 654,400,945 | 627,790,660 |
| 20b | **為特定準備金及集體準備金作出的調整** | - | - |
| 21 | **為特定準備金及集體準備金作出調整後的風險承擔總額** | 654,400,945 | 627,790,660 |
| **槓桿比率** | | | |
| 22 | **槓桿比率** | 24.34% | 26.30% |

**END / 完**