



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

## **Interim Report 2022** **2022 中期報告**

**June 2022**

<b><u>Contents</u></b> 目錄	<b><u>Page</u></b> 頁次
Introduction	1
Statement of Profit or Loss	2
Statement of Other Comprehensive Income	3
Statement of Financial Position	4
Statement of Changes in Equity	5
Statement of Cash Flows	6 - 7
Notes to the financial statements	8 - 16
Unaudited supplementary information	17-27
簡介	28
損益表	29
其他綜合損益表	30
財務狀況表	31
權益變動表	32
現金流量表	33 - 34
財務報表附註	35 - 43
未經審核補充財務資料	44 - 54



We are pleased to announce the unaudited interim result of KEXIM ASIA LIMITED (the "Company") for six months ended 30 June 2022 together with the comparative figures for the corresponding period in previous year.

The Company was incorporated with limited liability on 4 March 2004 under the Companies Ordinance. On 14 June 2004, it obtained a deposit taking license from the Hong Kong Monetary Authority.

The Company is a Deposit Taking Company under the Hong Kong Banking Ordinance, and is engaged in deposit taking, loan syndication, investment and the provision of financial services.

#### **Basis of Preparation**

These financial statement of the Company as at 30 June 2022 and of its financial performance and cash flows for the period ended in accordance with Hong Kong Accounting Standard ("HKAS")34 Interim Financial Reporting issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and are the same basis as those applied in preparing the financial statements for the year ended 31 December 2021 and have been properly prepared in Compliance with the Hong Kong Companies Ordinance.

The Company has adopted the requirements of HKFRS 9 from 1 January 2018. The classification and measurement and impairment requirements are applied retrospectively by adjusting the opening balance sheet at the date of initial application. As permitted by HKFRS 9, the Company has not restated comparatives.

The Company has adopted the requirements of HKFRS 15 "Revenue from contracts with customers" and a number of interpretations and amendments to standards which have had an insignificant effect on the financial statement of the Company.

In Addition, the Company has adopted the requirements of HKFRS 16 "Leases" from 01 January 2019. The Company elects to use the modified retrospective approach for the adoption of HKFRS16 and recognize the cumulative effect of initial application as an adjustment to the opening balance of equity at 01 January 2019 and has not restated the comparative information.

#### **Remuneration of Directors, Senior Management and Key Personnel**

There have been no material changes to the information disclosed in the Annual Report 2021 in respect of the remuneration of directors, senior management and key personnel.

#### **Explanatory Statement**

No significant activities had occurred during this interim period to warrant any special mention or explanation.

#### **Statement of Compliance**

This financial statements and Regulatory Disclosure Statements fulfill the disclosure requirements in accordance with the Banking (Disclosure) Rules.

#### **Review of Interim Results**

These Interim results have been reviewed and approved by the Company's Managing Director.

A handwritten signature in black ink, appearing to read 'SHIN Yookeun'.

SHIN Yookeun  
Executive Director  
Hong Kong,

21 SEP 2022

## Statement of Profit or Loss

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 30/6/2022	Half-year ended 30/6/2021
Interest income	1(a)	5,306,225	4,166,920
Interest expense	1(b)	(1,977,611)	(1,008,018)
<b>Net interest income</b>		<b>3,328,614</b>	<b>3,158,902</b>
Fees and commission income	2(a)	850,542	1,159,985
Fees and commission expense	2(b)	(19,346)	(17,478)
<b>Net fees and commission income</b>		<b>831,196</b>	<b>1,142,507</b>
Net trading gain		-	-
Net gain/(loss) on sale of debt securities at FVOCI		-	(148,469)
Net gain/(loss) on foreign exchange		2,239	2,199
Other income		4,282	13,319
		<b>6,521</b>	<b>(132,951)</b>
<b>Operating income</b>		<b>4,166,331</b>	<b>4,168,458</b>
Operating expenses	3	(1,580,680)	(1,475,716)
<b>Operating Profit</b>		<b>2,585,651</b>	<b>2,692,742</b>
Net (charge)/ release of impairment allowances	4	98,102	(17,604)
<b>Profit Before Tax</b>		<b>2,683,753</b>	<b>2,675,138</b>
Income tax		(405,606)	(423,052)
<b>Profit for the period</b>		<b>2,278,147</b>	<b>2,252,086</b>

## Statement of Other Comprehensive Income

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 30/6/2022	Half-year ended 30/6/2021
<b>Profit for the period</b>		2,278,147	2,252,086
<b>Other comprehensive income for the period, net of income tax</b>			
<b>Items that may be reclassified subsequently to profit or loss:</b>			
Available-for-sale investments: net movement in the available-for-sale reserves	5	<u>(10,039,872)</u>	<u>(837,335)</u>
<b>Total comprehensive income for the period</b>		<u><u>(7,761,725)</u></u>	<u><u>1,414,751</u></u>

## Statement of Financial Position

unaudited

(Expressed in United States dollars)

<b>ASSETS</b>	<b>Note</b>	<b>At 6/30/2022</b>	<b>At 12/31/2021</b>
Cash and balances with banks and other financial institutions		5,784,973	5,249,700
Loans and advances to banks and other financial institutions	6	43,122,841	33,381,546
Loans and advances to customers	7	312,731,017	313,839,185
Debt investment securities	8	287,604,560	262,661,650
Tax recoverable		-	-
Deferred tax assets	9(b)	459,598	459,598
Property and equipment and leases	10(a)	1,240,978	1,346,113
Other assets	11	3,020,296	2,531,784
<b>TOTAL ASSETS</b>		<b>653,964,263</b>	<b>619,469,576</b>
<b>LIABILITIES</b>			
Deposits and balances from the ultimate holding company		-	-
Deposits and balances from banks and other financial institutions		352,243,301	317,450,491
Derivative financial liabilities		-	-
Tax payable	9(a)	663,362	391,150
Other liabilities	12	1,612,908	4,013,642
Borrowings from the ultimate holding company	14	124,177,502	94,530,730
Borrowings from other financial institutions		-	-
Subordinated liabilities	13	14,994,548	14,992,069
Lease liabilities	10(b)	889,440	971,675
Certificate of deposits issued		-	19,974,892
<b>Total liabilities</b>		<b>494,581,061</b>	<b>452,324,649</b>
<b>Equity</b>			
Share capital	15	130,000,000	130,000,000
Reserves	16	29,383,202	37,144,927
<b>Total equity</b>		<b>159,383,202</b>	<b>167,144,927</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>653,964,263</b>	<b>619,469,576</b>

## Statement of Changes in Equity

unaudited

(Expressed in United States dollars)

<i>Attributable to equity shareholders of the Company</i>				
Note	Share Capital	Retained profits*	Fair value reserve	Total
<b>Balance at 1 January 2021</b>	130,000,000	34,644,367	885,887	165,530,254
<b>Changes in equity for 2021:</b>				
Profit for the year	-	4,058,112	-	4,058,112
Other comprehensive income	5	-	(2,293,249)	(2,293,249)
Total comprehensive income	-	4,058,112	(2,293,249)	1,764,863
Dividends declared in respect of prior year and paid during the period	-	(150,190)	-	(150,190)
Amounts transferred from fair value Reserve to retained profits	-	-	-	-
<b>Balance at 31 December 2021 and 1 January 2022</b>	130,000,000	38,552,289	(1,407,362)	167,144,927
<b>Changes in equity for 2022:</b>				
Profit for the period	-	2,278,147	-	2,278,147
Other comprehensive income	5	-	(10,039,872)	(10,039,872)
Total comprehensive income	-	2,278,147	(10,039,872)	(7,761,725)
Dividends declared in respect of prior year and paid during the period	-	-	-	-
<b>Balance at 30 June 2022</b>	<u>130,000,000</u>	<u>40,830,436</u>	<u>(11,447,234)</u>	<u>159,383,202</u>

\*As at 30 June 2022, the Company has earmarked US\$1,628,991.75 (2021: US\$1,479,864) as regulatory reserve from retained profits. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential upervision purposes. Movements in the reserve are made directly through retained profits and in consultation with the HKMA.



## Statement of Cash Flows

unaudited

(Expressed in United States dollars)

	Half-year ended 30/6/2022	Half-year ended 30/6/2021
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before tax	2,683,753	2,675,138
Adjustments for:		
Interest expenses on lease liabilities	5,936	11,956
Interest expense on borrowings	687,879	242,414
Interest expense on subordinated liabilities	168,814	139,745
Allowances for credit and other losses / impairment losses / (released) on loans and advances	(91,019)	(109,039)
Allowances for ECL of investment securities	(4,304)	14,868
Depreciation	457,687	491,615
Exchange (gain) / loss on Club debenture	-	(7,702)
Net (gain) / loss on disposal of investment securities	-	148,469
Amortisation of premium and fees received of part of effective interest rate adjustment	-	133,786
<b>Operating cash flows before changes in working capital</b>	<b>3,908,746</b>	<b>3,741,250</b>
(Increase)/decrease in operating assets:		
Loans and advances to customers	1,201,966	(57,991,737)
Loans and advances to banks and others financial institutions	(9,744,155)	(4,813,866)
Investment securities	(34,978,478)	-
Other assets	(516,557)	894,875
Increase/(decrease) in operating liabilities:		
Deposits and balances of banks and other financial institutions, and the ultimate holding company	34,792,810	51,132,475
Certificate of deposits issued	(19,974,892)	-
Derivative financial liabilities	-	-
Other liabilities	(2,667,858)	4,952,063
<b>Net cash generated from / (used) in operating activities</b>	<b>(27,978,418)</b>	<b>(2,084,940)</b>
Hong Kong profits tax paid	(133,394)	-
<b>Net cash inflow generated from operating activities</b>	<b>(28,111,812)</b>	<b>(2,084,940)</b>



**Statement of Cash Flows (continued)**

unaudited

(Expressed in United States dollars)

	Half-year ended 30/6/2022	Half-year ended 30/6/2021
<b>Investing activity</b>		
Acquisition of property and equipment	(57,352)	-
Payments for purchase of property, plant and equipment	-	(429,517)
Proceeds from sale or redemption of investment securities	-	70,989,205
Payment for purchase of investment securities	-	(105,898,686)
<b>Net cash generated from / (used in) investing activity</b>	<b>(57,352)</b>	<b>(35,338,978)</b>
<b>Financing activities</b>		
New borrowings	120,000,000	-
Repayments of borrowings	(90,353,228)	-
Proceeds from/(repayment of) deposits and balances from banks and other financial institutions	-	34,760,148
Interest paid on subordinated liabilities	(165,518)	(138,168)
Interest paid on borrowings	(425,344)	(185,675)
Capital element of lease rentals paid	(345,537)	(430,634)
Interest element of lease rentals paid	(5,936)	(11,956)
Dividend paid	-	(150,190)
<b>Net cash generated from / (used in) financing activities</b>	<b>28,704,437</b>	<b>33,843,525</b>
<b>Net increase/ (decrease) in cash and cash equivalents</b>	<b>535,273</b>	<b>(3,580,393)</b>
<b>Cash and cash equivalents at 1 January</b>	<b>5,249,700</b>	<b>12,003,403</b>
<b>Cash and cash equivalents at 30 June</b>	<b>5,784,973</b>	<b>8,423,010</b>
<b>Cash flow from operating activities included:</b>		
Interest received	4,889,796	3,837,042
Interest paid on deposits from banks and other financial institutions	(809,481)	(758,197)

## Notes to the financial statements

(Expressed in United States dollars)

### 1 Interest income and interest expense

#### (a) Interest income

Interest income on financial instruments that are not measured at fair value through profit and loss

- Listed investment securities
- Unlisted investment securities
- Other

Half-year ended 30/6/2022	Half-year ended 30/6/2021
2,243,462	1,322,697
-	-
3,062,763	2,844,223
5,306,225	4,166,920

#### (b) Interest expense

Interest expense on financial instruments that are not measured at fair value through profit and loss

- Deposits from banks and other financial institutions repayable within 5 years
- Long term borrowings repayable within 5 years
- Subordinated liabilities
- Other

Half-year ended 30/6/2022	Half-year ended 30/6/2021
(937,707)	(478,370)
(801,534)	(327,700)
(168,814)	(138,013)
(69,556)	(63,935)
(1,977,611)	(1,008,018)

### 2 Fee and commission income and expenses

#### (a) Fee and commission income

- Arrangement and management fee

Half-year ended 30/6/2022	Half-year ended 30/6/2021
850,542	1,159,985

#### (b) Fee and commission expenses

- Foreign exchange transaction fees

Half-year ended 30/6/2022	Half-year ended 30/6/2021
(19,346)	(17,478)
831,196	1,142,507

### 3 Operating expenses

#### Staff costs

- Salaries and other benefits
- Operation lease charges in respect of accommodation provided to staff
- Contributions to Mandatory Provident Fund

Half-year ended 30/6/2022	Half-year ended 30/6/2021
748,132	708,347
167,133	143,790
7,771	6,347
923,036	858,484

#### Premises and equipment expenses

- Depreciation
- Rent and rates

Half-year ended 30/6/2022	Half-year ended 30/6/2021
86,081	63,143
163,211	137,070
249,292	200,213

#### Auditor's remuneration

#### Others

Half-year ended 30/6/2022	Half-year ended 30/6/2021
122,731	96,596
285,621	320,423
408,352	417,019
1,580,680	1,475,716

### 4 Net release / (charge) of impairment allowances

#### Loans and advances to customers

#### Other assets

#### Off-balance sheet credit exposures

Half-year ended 30/6/2022	Half-year ended 30/6/2021
93,717	(1,590)
4,303	(14,868)
82	(1,146)
98,102	(17,604)

## Notes to the financial statements

(Expressed in United States dollars)

### 5 Other comprehensive income / (expense)

#### Tax effects relating to each component of other comprehensive income / (expense)

	Half-year ended 6/30/2022		
	Before-tax amount	Tax (expense) / benefit	After-tax amount
Debt instruments classified at fair value through other comprehensive income			
- fair value changes taken to equity	(10,151,504)	-	(10,151,504)
- transferred to income statement	111,632	-	111,632
	<u>(10,039,872)</u>	<u>-</u>	<u>(10,039,872)</u>

	Half-year ended 6/30/2021		
	Before-tax amount	Tax (expense) / benefit	After-tax amount
Debt instruments classified at fair value through other comprehensive income / Available-for-sale financial investments			
- fair value changes taken to equity	(1,034,592)	-	(1,034,592)
- transferred to income statement	197,257	-	197,257
	<u>(837,335)</u>	<u>-</u>	<u>(837,335)</u>

### 6 Loans and advances to banks and others financial institutions

	At 6/30/2022	At 12/31/2021
Placements with and advances to banks and other financial institutions		
Maturing		
- within one month	-	-
- after one month but within one year	4,962,278	13,414,208
- after one year	38,187,656	19,991,571
	<u>43,149,934</u>	<u>33,405,779</u>
Less: Allowance for credit and other losses		
- Stage 1	(27,093)	(24,233)
- Stage 2	-	-
- Stage 3	-	-
	<u>43,122,841</u>	<u>33,381,546</u>

As at 30 June 2022, there were no impaired, overdue or rescheduled loans and advances to banks and others financial institutions ( 31 December 2021: Nil).

### 7 Loans and advances to customers

	At 6/30/2022	At 12/31/2021
Gross loans and advances to customers		
- within one month	16,000,000	-
- after one month but within one year	132,505,978	135,275,340
- after one year	164,926,526	179,361,909
	<u>313,432,504</u>	<u>314,637,249</u>
Less: Allowance for credit and other losses		
- Stage 1	(701,487)	(798,064)
- Stage 2	-	-
- Stage 3	-	-
	<u>312,731,017</u>	<u>313,839,185</u>

As at 30 June 2022, there were no impaired, overdue or rescheduled loans and advances to customers ( 31 December 2021: Nil).

## Notes to the financial statements

(Expressed in United States dollars)

### 8 Investment securities

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
Debt investment securities measured at fair value through other comprehensive income		
- debt investment securities	275,721,669	257,776,321
Debt investment securities measured at amortised cost		
- debt investment securities	11,887,400	4,887,104
Less: Allowance for credit and other losses		
- Stage 1	(4,509)	(1,775)
- Stage 2	-	-
- Stage 3	-	-
	<u>287,604,560</u>	<u>262,661,650</u>

As at 30 June 2022, there were no impaired, overdue or rescheduled fair value through other comprehensive income and amortised cost / available-for-sale financial assets (31 December 2021: Nil).

### 9 Taxation in the Statement of Financial Position

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
a. Current income tax in the balance sheet represents:		
Provision for Hong Kong Profits Tax for the period / the year	(1,197,012)	(924,800)
Provisional Profits Tax paid	533,650	533,650
Tax (payable) / recoverable	<u>(663,362)</u>	<u>(391,150)</u>

#### b. Deferred tax assets and liabilities recognised:

The components of deferred tax assets / (liabilities) recognised in the statement of financial position and the movements during the period are as follows:

	Accelerated tax depreciation	Impairment allowances	Fair value adjustments for debt investment securities at FVOCI	Total
At 1 January 2022	2,517	155,693	301,388	459,598
Deferred tax (charged)/credited to the statement of profit or loss during the year	-	-	-	-
Deferred tax recognised in other comprehensive income during the year	-	-	-	-
At 30 June 2022	<u>2,517</u>	<u>155,693</u>	<u>301,388</u>	<u>459,598</u>
	Accelerated tax depreciation	Impairment allowances	Fair value adjustments for debt investment securities at FVOCI	Total
At 1 January 2021	10,789	141,551	(138,726)	13,614
Deferred tax (charged)/credited to the statement of profit or loss during the year	(8,272)	14,142	-	5,870
Deferred tax recognised in other comprehensive income during the year	-	-	440,114	440,114
At 31 December 2021	<u>2,517</u>	<u>155,693</u>	<u>301,388</u>	<u>459,598</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 10(a) Property and equipment and leases

	Leasehold improvements	Computer equipment	Furniture & fixtures, Fittings and Office Equipment	Sub-Total	Premise, Properties and vehicles leased for own use	Total
<b>2022</b>						
<b>Cost:</b>						
At 1 January 2022	382,048	398,793	88,528	869,369	1,682,941	2,552,310
Additions	-	57,351	-	57,351	272,663	330,014
Disposals	-	(9,692)	-	(9,692)	(5,508)	(15,200)
At 30 June 2022	382,048	446,452	88,528	917,028	1,950,096	2,867,124
<b>Accumulated depreciation:</b>						
At 1 January 2022	112,184	357,837	23,955	493,976	712,221	1,206,197
Charge for the year	63,668	13,634	8,779	86,081	349,068	435,149
Written back on disposals	-	(9,692)	-	(9,692)	(5,508)	(15,200)
At 30 June 2022	175,852	361,779	32,734	570,365	1,055,781	1,626,146
<b>Net book value:</b>						
At 30 June 2022	206,196	84,673	55,794	346,663	894,315	1,240,978
<b>2021</b>						
<b>Cost:</b>						
At 1 January 2021	202,633	413,002	40,432	656,067	1,593,296	2,249,363
Additions	337,147	25,817	71,277	434,241	1,485,810	1,920,051
Disposals/termination of lease contracts	(157,732)	(40,026)	(23,181)	(220,939)	(1,396,165)	(1,617,104)
At 31 December 2021	382,048	398,793	88,528	869,369	1,682,941	2,552,310
<b>Accumulated depreciation:</b>						
At 1 January 2021	158,979	376,831	32,136	567,946	1,047,787	1,615,733
Charge for the year	110,937	21,032	15,000	146,969	780,202	927,171
Written back on disposals	(157,732)	(40,026)	(23,181)	(220,939)	(1,115,768)	(1,336,707)
At 31 December 2021	112,184	357,837	23,955	493,976	712,221	1,206,197
<b>Net carrying amount:</b>						
At 31 December 2021	269,864	40,956	64,573	375,393	970,720	1,346,113

#### Note:

(a) The Company leases certain of its office premises, staff quarters and a motor vehicle used in its operations. Leases for these assets are negotiated for terms ranging from one to five years. (2021: one to five years).

## Notes to the financial statements

(Expressed in United States dollars)

### 10(b) Property And Equipment And Leases (continued)

#### Maturity profile of lease liabilities

	At 6/30/2022	At 12/31/2021
Within one year	573,822	635,692
After one year but within five years	326,788	445,165
Lease liabilities (undiscounted)	900,610	1,080,857
Discount amount	(11,170)	(109,182)
Lease liabilities (discounted)	889,440	971,675

#### Movements of carrying amounts of lease liabilities

	At 6/30/2022	At 12/31/2021
At 1 January	971,675	561,969
Additions	272,683	1,485,810
Accretion of interest	5,935	16,454
Payments	(351,472)	(802,372)
Termination of lease contracts	(9,361)	(290,186)
At 30 June 2022 and 31 December 2021	889,440	971,675
Current	566,715	529,770
Non-current	322,725	441,905

The weighted average incremental borrowing rate applied to the lease liabilities recognised at 30 June 2022 was 1.34% (2021: 1.56%).

#### Amounts recognised in the statement of profit or loss

	At 6/30/2022	At 12/31/2021
Depreciation expense of right-of-use assets	343,560	780,202
Interest expense on lease liabilities	5,935	16,454
Gain on termination of lease contracts	-	(9,789)
Total	349,495	786,867

### 11 Other assets

	At 6/30/2022	At 12/31/2021
Accrued interest receivable	2,354,861	1,699,568
Others	444,592	609,980
Intangible assets	220,843	222,236
	3,020,296	2,531,784

The financial assets included in the above balance relate to receivables for which there was no recent history of default and past due amounts. As at 30 June 2022 and at 31 December 2021, the loss allowance was assessed to be minimal.

Intangible assets represent club debentures. For the purpose of impairment testing on club debentures, the recoverable amount has been determined based on its fair value less costs to sell, which is estimated based on prices quoted in the secondary market.

## Notes to the financial statements

(Expressed in United States dollars)

### 12 Other liabilities

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
Accrued interest payable	972,132	530,904
Others	640,776	360,668
Trade payable	-	3,122,070
	<u>1,612,908</u>	<u>4,013,642</u>

### 13 Subordinated liabilities

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
Borrowings from the ultimate holding company		
- Subordinated floating bears interest at 3-month LIBOR plus 1.60% thereafter until 27 September 2028 (2021: 3-month LIBOR plus 1.60%)	<u>14,994,548</u>	<u>14,992,069</u>

Subject to the approval of the HKMA, the Company may elect to repay all or some of the liabilities after 27 September 2023, by giving not less than 30 days prior notice to the ultimate holding company.

### 14 Borrowings from the ultimate holding company

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
Borrowings from the ultimate holding company		
- short-term borrowings	-	-
- long-term borrowings	<u>124,177,502</u>	<u>94,530,730</u>
	<u>124,177,502</u>	<u>94,530,730</u>

At 30 June 2022, there was no outstanding short-term borrowings from the ultimate holding company. (2021: there was no outstanding short-term borrowings from the ultimate holding company.)

At 30 June 2022, the long-term borrowings from the ultimate holding company bear interest at 3 month LIBOR 0% to 0.68%. (2021: the long-term borrowings from the ultimate holding company bear interest at 3 month LIBOR 0% to 0.45%).

### 15 Share capital

	<u>At 6/30/2022</u>		<u>At 12/31/2021</u>
	No. of shares	Amount	No. of shares      No. of shares
Ordinary shares, issued and fully paid:			
At 1 January and 30 June	<u>130,000,000</u>	<u>\$130,000,000</u>	<u>130,000,000</u> <u>130,000,000</u>

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Company. All ordinary shares rank equally with regard to the Company's residual assets.

## Notes to the financial statements

(Expressed in United States dollars)

16 Reserves	Retained profits	Fair value reserve	Total
At 1 January	38,552,289	(1,407,362)	37,144,927
Dividends approved in respect of the previous year	-	-	-
-profit for the year	2,278,147	-	2,278,147
-change in fair value and impairment loss, net of deferred tax	-	(10,039,872)	(10,039,872)
Reclassification adjustments for gains and losses included in profit or loss :			
-gains on disposal	-	-	-
At 30 June 2022	40,830,438	(11,447,234)	29,383,202
At 1 January	34,644,367	885,887	35,530,254
Dividends approved in respect of the previous year	(150,190)	-	(150,190)
-profit for the year	4,058,112	-	4,058,112
-change in fair value and impairment loss, net of deferred tax	-	(2,211,198)	(2,211,198)
Reclassification adjustments for gains and losses included in profit or loss :			
-gains on disposal	-	(82,051)	(82,051)
At 31 December 2021	38,552,289	(1,407,362)	37,144,927

## 17 Off-balance sheet exposures

### Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	At 6/30/2022	At 12/31/2021
Loan commitments		
- with an original maturity of under one year	5,000,000	-
- with an original maturity of one year or above	-	5,000,000
	5,000,000	5,000,000
Credit risk weighted amount	1,000,000	2,500,000

Contingent liabilities and commitments are credit-related instruments which include commitments to extend credit. The risk involved is essentially the same as the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the customer default. As the facilities may expire without being drawn upon, the contractual amounts do not represent expected future cash flows.

The risk weights used in the computation of credit risk weighted amounts range from 0% to 100% for contingent liabilities and commitments.

During the years ended 30 June 2022 and 31 Dec 2021, the movements in the impairment allowance for loan commitments are as follows:.

	At 6/30/2022	At 12/31/2021
Balance as at 1 January	1,694	15,275
Net charge /(release) of impairment allowances	(82)	(13,581)
Balance as at period	1,612	1,694

Provision for expected credit losses is assessed at each reporting date by considering the probability of default of comparable companies with published credit ratings. As at 30 June 2022, the probability of default applied ranged from 0.09% to 0.09% (2021: 0.09% to 0.09%) and the loss given default was estimated to be 71.66% (2021: 71.66%).



## Notes to the financial statements

(Expressed in United States dollars)

### 18 NOTES TO THE STATEMENT OF CASH FLOWS

#### Changes in liabilities arising from financing activities

	Borrowings US\$	Accrued interest payables (included in other liabilities) US\$	Lease liabilities US\$
<b>2022.06</b>			
At 1 January 2022	94,530,730	531,273	971,675
Changes from financing cash flows			
New Borrowings	120,000,000	-	-
Repayment	(90,353,228)	-	-
Interest paid	-	(590,862)	-
Disposal of lease liabilities	-	-	(9,361)
Interest portion of lease rentals paid	-	-	(5,936)
Principal portion of lease rentals paid	-	-	(345,536)
Other changes			
New lease	-	-	272,663
Finance costs on lease liabilities	-	-	5,935
Interest expenses	-	856,693	-
At 30 June 2022	<u>124,177,502</u>	<u>797,104</u>	<u>889,440</u>
<b>2021.12</b>			
At 1 January 2021	90,000,000	345,432	561,969
Changes from financing cash flows			
New Borrowings	164,530,730	-	-
Repayment	(160,000,000)	-	-
Interest paid	-	(698,944)	-
Disposal of lease liabilities	-	-	(290,186)
Interest portion of lease rentals paid	-	-	(16,454)
Principal portion of lease rentals paid	-	-	(785,918)
Other changes			
New lease	-	-	1,485,810
Finance costs on lease liabilities	-	-	16,454
Interest expenses	-	884,785	-
At 31 December 2021	<u>94,530,730</u>	<u>531,273</u>	<u>971,675</u>

#### Total cash outflow for leases

The total cash outflow for lease included in the statement of cash flows is as follows:

	At 6/30/2022	At 12/31/2021
With financing cash flows	<u>351,472</u>	<u>802,372</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 19 Derivatives

#### a. Notional amount of derivatives

	At 6/30/2022		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	-	-	-

  

	At 12/31/2021		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	-	-	-

#### b. Fair values and credit risk weighted amounts of derivatives

	At 6/30/2022		
	Fair value Assets	Fair value Liabilities	Credit risk weighted amount
Interest rate swaps	-	-	-

  

	At 12/31/2021		
	Fair value Assets	Fair value Liabilities	Credit risk weighted amount
Interest rate swaps	-	-	-

The Company did not enter into any bilateral netting arrangement and accordingly these amounts are shown on a gross basis.

#### c. Fair values of derivatives designated as hedging instruments

The following is a summary of the fair values of derivatives held for hedging purposes by product type entered into by the company:

	At 6/30/2022		At 12/31/2021	
	Assets	Liabilities	Assets	Liabilities
Interest rate contracts	-	-	-	-

#### d. Remaining life of derivatives

	At 6/30/2022			
	Total	1 year or less	Over 1 year to 5 years	Over 5 years
Interest rate derivatives	-	-	-	-

  

	At 12/31/2021			
	Total	1 year or less	Over 1 year to 5 years	Over 5 years
Interest rate derivatives	-	-	-	-

## Unaudited supplementary information

(Expressed in United States dollars)

### 1 Overdue

#### a Advances to customers which have been overdue for :

	At 6/30/2022	At 6/30/2022	At 12/31/2021	At 12/31/2021
	By amount	By % of	By amount	By % of
		total advances		total advances
6 months or less but over 3 months	-	-	-	-
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Current market value of collateral held against the covered portion of overdue loans and advances	<u>-</u>		<u>-</u>	
Covered portion of overdue loans and advances	-		-	
Uncovered portion of overdue loans and advances	<u>-</u>		<u>-</u>	
	<u>-</u>		<u>-</u>	

Loans and advances with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the year-end.

#### b Advances to banks and other financial institutions which have been overdue for :

6 months or less but over 3 months	-	-	-	-
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

#### c Other assets which have been overdue for :

6 months or less but over 3 months	-	-	-	-
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

#### d Rescheduled advances to customers

-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

#### e Rescheduled advances to banks and other financial institution

-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

#### f Total impaired loans

-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

#### g Individual impairment allowances / Expected credit losses at stage 3 made on overdue loans and advances

-	-
<u>-</u>	<u>-</u>

As at 30 June 2022 and 31 December 2021, there were no overdue advances to banks and other financial institutions.

## Unaudited supplementary information

(Expressed in United States dollars)

### 2 Repossessed assets

	At 6/30/2022	At 12/31/2021
Reposessed assets	-	-

### 3 International Claims

International claims are on-balance sheet exposures of counterparties based on the location of the counterparties after taking into account any transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank or other financial institution, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

As at 30 June 2022	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	19,285,997	-	-	35,521,073	-	54,807,070
Offshore centres	8,260,058	-	-	28,411,609	-	36,671,667
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	4,162,468	-	4,162,468
Developing Africa and Middle East	47,106,081	-	-	26,441,911	-	73,547,992
Developing Asia-Pacific	62,940,066	-	-	434,925,627	-	497,865,693
of which : China	24,435,452	-	-	56,756,747	-	81,192,199
Korea	18,443,067	-	-	369,290,258	-	387,733,325
Total	137,592,202	-	-	529,462,688	-	667,054,890

As at 31 December 2021	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	17,644,404	-	-	21,129,633	-	38,774,037
Offshore centres	-	-	-	50,293,781	-	50,293,781
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	4,156,318	-	4,156,318
Developing Africa and Middle East	39,290,549	-	-	22,224,864	-	61,515,413
Developing Asia-Pacific	53,259,185	-	-	414,523,409	-	467,782,594
of which : China	24,743,974	-	-	68,283,437	-	93,027,411
Korea	8,400,786	-	-	331,551,337	-	339,952,123
Total	110,194,138	-	-	512,328,005	-	622,522,143

The above analysis is disclosed on a net basis after taking into account the effect of any recognised risk transfer.

## Unaudited supplementary information

(Expressed in United States dollars)

### 4 Capital adequacy ratio

The capital adequacy ratios as at 30 June 2022 and 31 December 2021 were complied in accordance with the Banking (Capital) Rules under the Hong Kong Monetary Authority for the implementation of the "Basel III" capital accord, which became effective on 1 January 2013.

In accordance with the Banking (Capital) Rules, the Bank has adopted the "Basic Approach" for the calculation of the risk-weighted assets for credit risk, and the "Basic Indicator Approach" for the calculation of operational risk. The Company has been exempted under section 22(1) of the Banking (Capital) Rules from the calculation of market risk under section 17.

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
<b>Capital ratio:</b>		
Common Equity Tier 1 ("CET1") Capital Ratio	25.33%	28.22%
Tier 1 Capital Ratio	25.33%	28.22%
Total Capital Ratio	<u>28.15%</u>	<u>31.20%</u>

The components of total capital before and after deductions are shown below:

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
<b>CET1 Capital:</b>		
CET1 Capital instruments	130,000,000	130,000,000
Retained earnings	40,830,438	38,552,289
Disclosed reserves	<u>(11,859,422)</u>	<u>(1,826,588)</u>
CET1 Capital before deductions	158,971,016	166,725,701

## Unaudited supplementary information

(Expressed in United States dollars)

### 4 Capital adequacy ratio (continued)

The components of total capital before and after deductions are shown below: (continued)

	At 6/30/2022	At 12/31/2021
<b>Regulatory deductions to CET1 capital:</b>		
Regulatory reserve for general banking risks	(1,628,992)	(1,479,864)
Net deferred tax assets	(158,211)	(158,210)
<b>Total CET1 Capital</b>	<b>157,183,813</b>	<b>165,087,627</b>
<b>Additional Tier 1 ("AT1") Capital</b>	<b>-</b>	<b>-</b>
<b>Total Tier 1 ("T1") Capital</b>	<b>157,183,813</b>	<b>165,087,627</b>
<b>Tier 2 ("T2") Capital</b>		
Qualifying Tier 2 capital instruments plus any related share premium	15,000,000	15,000,000
Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	2,474,493	2,423,467
<b>Total T2 Capital</b>	<b>17,474,493</b>	<b>17,423,467</b>
<b>Total Capital</b>	<b>174,658,306</b>	<b>182,511,094</b>

The relevant disclosures of capital ratio which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosures\_ June 2022" link on the home page of the Company's website at <https://www.koreaexim.go.kr/ea/HPHYEA015M01>

## Unaudited supplementary information

(Expressed in United States dollars)

### 5 Leverage ratio

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
Leverage ratio	<u>23.80%</u>	<u>26.29%</u>

The leverage ratio was complied in accordance with the Leverage Ratio Framework issued by the HKMA.

The relevant disclosures of leverage ratio which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosures\_ June 2022" link on the home page of the Company's website at <https://www.koreaexim.go.kr/ea/HPHYEA015M01>

### 6 Countercyclical Capital Buffer Ratio

	<u>At 6/30/2022</u>	<u>At 12/31/2021</u>
Countercyclical Capital Buffer Ratio	<u>0.143%</u>	<u>0.205%</u>

The relevant disclosures of countercyclical capital buffer ratio which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosures\_ June 2022" link on the home page of the Company's website at <https://www.koreaexim.go.kr/ea/HPHYEA015M01>

## Unaudited supplementary information

(Expressed in United States dollars)

### 7 Capital Conservation Buffer Ratio

Under section 3M of the Capital Rules, the capital conservation buffer ratios for calculating the Bank's buffer level are 2.5% for 2022 and 2.5% for 2021.

	At 6/30/2022	At 12/31/2021
Capital Conservation Buffer Ratio	2.500%	2.500%

### 8 Liquidity maintenance ratio ("LMR")

	At 6/30/2022	At 12/31/2021
Average LMR for the period	118.61%	146.87%

The average LMR is computed as the arithmetic mean of the average value of the LMR for each calendar month as reported in the liquidity position submitted for the year.

#### (a) Approach to liquidity risk management

The Company's approach to liquidity risk management is based on the building blocks of governance by framework, oversight by risk management committees, and internal control policies that define specific risk methodologies. Processes and systems are in place to measure, limit and control exposures based on the risk methodologies defined. Risk Management Committee is responsible for overseeing overall liquidity position and ensuring that there is sufficient liquidity available to meet the obligations. The Committee members meet at least on a monthly basis to review several limits set internal or statutory. Internal target liquidity ratio is established which provide early-warning signal in relation to liquidity position.

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitments and to capitalize on opportunities for business expansion. This included the Company's ability to meet any deposit withdrawals either on demand or at contractual maturity, to repay borrowings as they mature, to comply with statutory liquidity ratio, and to make new loans and investments as opportunities arise.

Liquidity is managed on a daily basis by a senior manager under the direction of the management and liquidity maintenance ratio. The senior manager is responsible for ensuring that the Company has adequate liquidity for all operations, ensuring that the funding mix is appropriate so as to avoid maturity mismatches and to prevent price and reinvestment rate risk in case of a maturity gap, and monitoring local and international markets for the adequacy of funding and liquidity. Risk Management Committee will be promptly informed if the ratio calculated below internal target and determine appropriate course of action to restore the ratio back to or above internal target ratio.

The Company manages liquidity risk by holding sufficient liquid assets (e.g. cash and bank balances and securities) of appropriate quality to ensure that short-term funding requirements are covered within prudent limits. The Company regularly stress tests its liquidity position.

The relevant disclosures of capital conservation buffer ratio and liquidity maintenance ratio which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosures\_ June 2022" link on the home page of the Company's website at <https://www.koreaexim.go.kr/ea/HPHYEA015M01>



## Unaudited supplementary information

(Expressed in United States dollars)

### 9 Advances to customers

#### (a) By industry sectors

The analysis of advances to customers by industry sector is based on the categories used in the "Quarterly Analysis of Loans and Advances and Provisions" Return to the HKMA and is stated gross of any provisions:

Loans and advances to customers analysed by the coverage of collateral and the impairment allowance is as follows:

At 6/30/2022				
	Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
Loans for use in Hong Kong				
<u>Industrial, commercial and financial:</u>				
- Investment companies	10,000,000	-	6,542	-
- Wholesale and retail trade	21,000,000	-	82,671	-
Loans for use in Hong Kong	31,000,000	-	89,213	-
Loans for use outside Hong Kong	282,432,504	-	612,274	-
Gross advances to customers	313,432,504	-	701,487	-

At 12/31/2021				
	Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
Loans for use in Hong Kong				
<u>Industrial, commercial and financial:</u>				
- Recreational activities	10,000,000	-	6,490	-
- Wholesales and retail trade	7,000,000	-	38,426	-
Loans for use in Hong Kong	17,000,000	-	44,916	-
Loans for use outside Hong Kong	297,637,249	-	753,148	-
Gross advances to customers	314,637,249	-	798,064	-

#### (b) By geographical areas

At 6/30/2022			
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
-Korea	285,313,507	(677,001)	-
-Developing Asia Pacific	-	-	-
-Developing Latin America and Caribbean	4,118,997	(11,685)	-
-Developing Africa and Middle East	14,000,000	(6,259)	-
-Offshore centres	10,000,000	(6,542)	-
	313,432,504	(701,487)	-
At 12/31/2021			
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
-Korea	266,569,543	(623,298)	-
-Developing Asia Pacific	4,941,108	(140,711)	-
-Developing Latin America and Caribbean	4,126,598	(11,607)	-
-Developing Africa and Middle East	14,000,000	(6,218)	-
-Offshore centres	25,000,000	(16,230)	-
	314,637,249	(798,064)	-

The above geographical analysis is classified by the location of counterparties after taking into account the transfer of risk.

## Unaudited supplementary information

(Expressed in United States dollars)

### 10 Advances to banks and other financial institutions

#### (a) By industry sectors

The analysis of advances to banks and other financial institutions by industry sector is based on the categories used in the "Quarterly Analysis of Loans and Advances and Provisions" Return to the HKMA and is stated gross of any provisions:

Loans and advances to banks and other financial institutions analysed by the coverage of collateral and the impairment allowance is as follows:

At 6/30/2022		
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	43,149,934	- 27,093
At 12/31/2021		
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	33,405,779	- 24,233

#### (b) By geographical areas

At 6/30/2022		
Gross loans and advances		General Provisions (Collectively - assessed impairment allowances)
-Korea	-	-
-Developing Asia Pacific	-	-
-Developing Europe	-	-
-Developing Latin America and Caribbean	-	-
-Developing Africa and Middle East	34,920,417	(16,299)
-Offshore centres	8,229,517	(10,794)
	43,149,934	(27,093)
At 12/31/2021		
Gross loans and advances		General Provisions (Collectively - assessed impairment allowances)
-Korea	-	-
-Developing Asia Pacific	-	-
-Developing Europe	-	-
-Developing Latin America and Caribbean	3,499,018	(4,544)
-Developing Africa and Middle East	29,906,761	(19,689)
-Offshore centres	-	-
	33,405,779	(24,233)

The above geographical analysis is classified by the location of counterparties after taking into account the transfer of risk.

## Unaudited supplementary information

(Expressed in United States dollars)

### 11 Non-bank Mainland China exposure

(Expressed in United States dollars)

The analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the "Return of Mainland Activities" for non-bank.

Types of Counterparties	At 6/30/2022		
	On-balance sheet exposure 000'	Off-balance sheet exposure 000'	Total exposure 000'
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	61,208	-	61,208
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	8,232	-	8,232
Total	69,440	-	69,440
Total assets after provision	654,872		
On-balance sheet exposures as percentage of total assets	10.60%		

## Unaudited supplementary information

(Expressed in United States dollars)

### 11 Non-bank Mainland China exposure (continued)

(Expressed in United States dollars)

Types of Counterparties	At 12/31/2021		
	On-balance sheet exposure 000'	Off-balance sheet exposure 000'	Total exposure 000'
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	49,109	5,000	54,109
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	8,852	-	8,852
Total	<u>57,961</u>	<u>5,000</u>	<u>62,961</u>
Total assets after provision	<u>620,440</u>		
On-balance sheet exposures as percentage of total assets	<u>9.34%</u>		

## Unaudited supplementary information

(Expressed in United States dollars)

### 12 Foreign currency exposures

(Expressed in millions of Hong Kong dollars)

At 6/30/2022				
	USD	EUR	CNY	Total
Spot assets	5,089	49	-	5,138
Spot liabilities	(5,095)	(49)	-	(5,144)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(6)	-	-	(6)
Net structural position	3	-	-	3

  

At 12/31/2021				
	USD	EUR	CNY	Total
Spot assets	4,785	52	-	4,837
Spot liabilities	(4,788)	(53)	-	(4,841)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(3)	(1)	-	(4)
Net structural position	3	-	-	3

### 13 Pillar 3 Regulatory Disclosures

The Pillar 3 regulatory disclosures for this period which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosure\_June 2022" link on the home page of the Company's website at <https://www.koreaexim.go.kr/ea/HPHYEA015M01>

我們欣然的公布 KEXIM ASIA LIMITED ("本公司") 截至 2022 年 6 月 30 日止六個月的未經審核中期業績連同上年度同期業績的比較。

本公司於 2004 年 3 月 4 日根據公司條例成立，並於 2004 年 6 月 14 日取得由香港金融管理局發出的接受存款公司牌照。

本公司根據銀行業條例接受存款，業務範圍亦包括銀團貸款、投資及提供金融服務。

### 編列基準

本公司截至 2022 年 6 月 30 日的財務報表以及財務業績及現金流量是根據香港會計師公會發行的香港會計準則第 34 條-中期財務業績報告編制，並與截至 2021 年 12 月 31 日的年度財務報表所用的編制基準一樣並且符合“香港公司條例”的規定。

本公司自 2018 年 1 月 1 日起，採納香港財務報告準則第 9 號的規定。就有關分類及計量及減值規定已追適應用，並於初次應用之期初資產負債表作出調整。在香港財務報告準則第 9 號容許下，本公司並無重列相關比較數字。

本公司已採納香港財務報告準則第 15 號「與客戶訂約帶來之收入」的規定以及若干詮釋及準則修訂本，其對本公司的簡明綜合財務報表並無重大影響。

此外，本公司自 2019 年 1 月 1 日起採納香港財務報告準則第 16 號「租賃」的規定。本公司選擇採用經修訂的追溯法以採納香港財務報告準則第 16 號，並確認首次應用的累計影響作為股東權益期初餘額的調整。本公司並無重列相關比較數字。

### 董事、高級管理人員及關鍵人員的薪酬

本公司董事、高級管理人員及關鍵人員的薪酬與 2021 年報披露者大致相同，並無重大改變。

### 詮釋聲明

在這期間並沒有特別的事情發生，本公司需要特別提及或解釋。

### 合規聲明

本財務報表和監管披露聲明按照“銀行業（披露）規則”履行披露要求。

### 中期業績回顧

本次中期業績已由公司董事長審核通過。



SHIN Yookeun

常務董事

香港，

21 SEP 2022

## 損益表

未經審核

(以美元列示)

	附註	截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
利息收入	1(a)	5,306,225	4,166,920
利息支出	1(b)	(1,977,611)	(1,008,018)
利息收入淨額		<u>3,328,614</u>	<u>3,158,902</u>
手續費及佣金收入	2(a)	850,542	1,159,985
手續費及佣金支出	2(b)	(19,346)	(17,478)
手續費及佣金收入淨額		<u>831,196</u>	<u>1,142,507</u>
買賣溢利淨		-	-
出售以公允價值計量且其變動計入其他綜合收益 的債務投資證券的收益淨額		-	(148,469)
外匯收益 / (虧損)淨額		2,239	2,199
其他收入		4,282	13,319
		<u>6,521</u>	<u>(132,951)</u>
營業收入		4,166,331	4,168,458
營業支出	3	(1,580,680)	(1,475,716)
營業利潤		2,585,651	2,692,742
減值準備(扣除) / 撥回淨額	4	98,102	(17,604)
稅前利潤		2,683,753	2,675,138
所得稅		(405,606)	(423,052)
本期間利潤		<u>2,278,147</u>	<u>2,252,086</u>

## 其他綜合損益表

未經審核

(以美元列示)

	附註	截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
本期間利潤		2,278,147	2,252,086
本期間其他綜合收益 (扣除所得稅)			
以後將重分類計入損益的專案：			
以公允價值計量且其變動計入其他綜合收益的債務投資證券：公允價值儲備的變動淨額	5	(10,039,872)	(837,335)
本期間其他綜合收益總額		<u>(7,761,725)</u>	<u>1,414,751</u>



## 財務狀況表

未經審核  
(以美元列示)

	附註	於2022年6月30日	於2021年12月31日
<b>資產</b>			
現金及在銀行同業及其他金融機構的結餘		5,784,973	5,249,700
銀行同業及其他金融機構的貸款及墊款	6	43,122,841	33,381,546
客戶貸款及墊款	7	312,731,017	313,839,185
債務投資證券	8	287,604,560	262,661,650
可收回稅款		-	-
遞延所得稅資產	9(b)	459,598	459,598
不動產、設備和租賃	10(a)	1,240,978	1,346,113
其他資產	11	3,020,296	2,531,784
<b>資產合計</b>		<b>653,964,263</b>	<b>619,469,576</b>
<b>負債</b>			
最終控股公司的存款及結餘		-	-
銀行同業及其他金融機構的存款及結餘		352,243,301	317,450,491
衍生金融負債		-	-
應交稅費	9(a)	663,362	391,150
其他負債	12	1,612,908	4,013,642
最終控股公司的借款	14	124,177,502	94,530,730
其他金融機構的借款		-	-
次級負債	13	14,994,548	14,992,069
租賃負債	10(b)	889,440	971,675
已發行定期存單		-	19,974,892
<b>負債總額</b>		<b>494,581,061</b>	<b>452,324,649</b>
<b>所有者權益</b>			
股本	15	130,000,000	130,000,000
儲備	16	29,383,202	37,144,927
<b>所有者權益合計</b>		<b>159,383,202</b>	<b>167,144,927</b>
<b>負債及所有者權益總額</b>		<b>653,964,263</b>	<b>619,469,576</b>

## 所有者權益變動表

未經審核  
(以美元列示)

本公司權益股東應佔部分					
	附註	股本	未分配利潤*	公允價值儲備	總額
於2021年1月1日的結餘		130,000,000	34,644,367	885,887	165,530,254
於2021年權益變動:					
本年度利潤		-	4,058,112	-	4,058,112
其他綜合收益	5	-	-	(2,293,249)	(2,293,249)
綜合收益總額		-	4,058,112	(2,293,249)	1,764,863
以往年度宣派及於年內 支付的股息		-	(150,190)	-	(150,190)
於2021年12月31日的結餘及 2022年1月1日的結餘		130,000,000	38,552,289	(1,407,362)	167,144,927
於2022年權益變動:					
本年度利潤		-	2,278,147	-	2,278,147
其他綜合收益	5	-	-	(10,039,872)	(10,039,872)
綜合收益總額		-	2,278,147	(10,039,872)	(7,761,725)
以往年度宣派及於期內 支付的股息		-	-	-	-
於2022年6月30日的結餘		130,000,000	40,830,436	(11,447,234)	159,383,202

\* 截至2022年6月30日，本公司已從未分配利潤中撥出 1,628,991.75美元 (2021年：1,479,864美元) 作為監管儲備。監管儲備是為符合香港<<銀行業條例>>的規定為風險監管目的而維持。儲備的變動將直接通過未分配利潤作出，並須與金管局進行諮詢。

## 現金流量表

未經審核

(以美元列示)

	截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
經營活動產生的現金流量		
稅前利潤	2,683,753	2,675,138
調整項目：		
租賃負債利息支出	5,936	11,956
借款利息支出	687,879	242,414
次級負債利息支出	168,814	139,745
信貸及其他虧損撥備 / 提撥	(91,019)	(109,039)
/(撥回)貸款及墊款的減值虧損		
投資證券的虧損撥備	(4,304)	14,868
折舊	457,687	491,615
投資證券產生的外匯差額(收入)支出淨額	-	(7,702)
投資證券之(收入)支出淨額	-	148,469
溢價及作為實際利率調整的一部分所收取的費用之攤銷	-	133,786
營運資金變動前經營現金流量	3,908,746	3,741,250
經營資產(增加)/減少：		
客戶貸款及墊款	1,201,966	(57,991,737)
銀行同業及其他金融機構的貸款及墊款	(9,744,155)	(4,813,866)
債務投資證券	(34,978,478)	-
其他資產	(516,557)	894,875
經營負債增加/(減少)：		
銀行同業及其他金融機構的存款及結餘	34,792,810	51,132,475
已發行定期存單	(19,974,892)	-
衍生金融負債	-	-
其他負債	(2,667,858)	4,952,063
經營活動使用的現金淨額	(27,978,418)	(2,084,940)
已付香港利得稅	(133,394)	-
經營活動使用的現金流量淨額	(28,111,812)	(2,084,940)

## 現金流量表(續)

未經審核

(以美元列示)

	截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
投資活動使用的現金流量		
購買不動產和設備	(57,352)	(429,517)
銷售或贖回投資證券	-	70,989,205
購入投資證券付款	-	(105,898,666)
投資活動使用的現金流量淨額	(57,352)	(35,338,978)
融資活動		
新增借款	120,000,000	-
借款償還	(90,353,228)	-
銀行及其他金融機構的存款及結餘所得/(償還)	-	34,760,148
已付次級負債利息	(165,518)	(138,168)
已付借款利息	(425,344)	(185,675)
已付租賃租金的本金部分	(345,537)	(430,634)
已付租賃租金的利息部分	(5,936)	(11,956)
已付股息	-	(150,190)
融資活動(所用)/產生的現金淨額	28,704,437	33,843,525
現金和現金等價物增加/(減少)淨額	535,273	(3,580,393)
於1月1日的現金和現金等價物	5,249,700	12,003,403
於6月30日的現金和現金等價物	5,784,973	8,423,010
經營活動產生的現金流量包含：		
已收利息	4,889,796	3,837,042
已付銀行同業及其他金融機構的存款利息	(809,481)	(758,197)

## 財務報表附註

(以美元列示)

### 1 利息收入及利息支出

#### (a) 利息收入

並非按公允價值計入損益的金融工具產生的利息收入

- 上市投資證券
- 非上市投資證券
- 其他

截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
2,243,462	1,322,697
-	-
3,062,763	2,844,223
<u>5,306,225</u>	<u>4,166,920</u>

#### (b) 利息支出

並非按公允價值計入損益的金融工具產生的利息支出

- 須在5年內償還的銀行和其他金融機構的存款
- 於5年內償還的長期借款
- 後償負債
- 其他

截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
(937,707)	(478,370)
(801,534)	(327,700)
(168,814)	(138,013)
(69,556)	(63,935)
<u>(1,977,611)</u>	<u>(1,008,018)</u>

### 2 費用及佣金收支

#### (a) 費用及佣金收入

- 安排及管理費

截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
850,542	1,159,985

#### (b) 費用及佣金支出

- 外匯交易費用

截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
(19,346)	(17,478)
<u>831,196</u>	<u>1,142,507</u>

### 3 經營支出

員工成本

- 薪金及其他福利
- 向員工提供住宿地方的經營租賃
- 強制性公積金供款

樓宇及設備支出

- 折舊
- 租金及差餉

核數師酬金

其他

截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
748,132	708,347
167,133	143,790
7,771	6,347
<u>923,036</u>	<u>858,484</u>
86,081	63,143
163,211	137,070
<u>249,292</u>	<u>200,213</u>
122,731	96,596
285,621	320,423
<u>408,352</u>	<u>417,019</u>
<u>1,580,680</u>	<u>1,475,716</u>

### 4 信貸及其他虧損減值準備撥回/(扣除)淨額

客戶貸款及墊款

其他資產

資產負債表外的信用風險

截至2022年 6月30日止 6個月	截至2021年 6月30日止 6個月
93,717	(1,590)
4,303	(14,868)
82	(1,146)
<u>98,102</u>	<u>(17,604)</u>

## 財務報表附註

(以美元列示)

### 5 其他綜合收入 / (支出)

其他綜合收入 / (支出) 組成部分的相關稅務影響

截至2022年6月30日止6個月		
除稅前金額	稅務 (支出) / 利益	除稅後金額
以公允價值計量且其變動計入其他綜合收益的債務投資證券: 公允價值備備 (可轉回) 的變動淨額		
— 計入權益之公允價值變動	(10,151,504)	(10,151,504)
— 轉撥至損益表	111,632	111,632
	(10,039,872)	(10,039,872)

截至2021年6月30日止6個月		
除稅前金額	稅務 (支出) / 利益	除稅後金額
以公允價值計量且其變動計入其他綜合收益的債務投資證券: 公允價值備備 (可轉回) 的變動淨額		
— 計入權益之公允價值變動	(1,034,592)	(1,034,592)
— 轉撥至損益表	197,257	197,257
	(837,335)	(837,335)

### 6 銀行及其他金融機構貸款及墊款

	於2022年6月30日	於2021年12月31日
在銀行及其他金融機構的存款及墊款到期期限		
- 1個月內	-	-
- 1個月至1年內	4,962,278	13,414,208
- 1年後	38,187,656	19,991,571
	43,149,934	33,405,779
減: 信貸及其他虧損撥備		
- 第一階段	(27,093)	(24,233)
- 第二階段	-	-
- 第三階段	-	-
	43,122,841	33,381,546

於2022年6月30日，並無減值、逾期或經重組的銀行及其他金融機構的存款及墊款 (2021年12月31日: 無)。

### 7 客戶貸款及墊款

	於2022年6月30日	於2021年12月31日
客戶貸款及墊款		
- 1個月內	16,000,000	-
- 1個月至1年內	132,505,978	135,275,340
- 1年後	164,926,526	179,361,909
	313,432,504	314,637,249
減: 信貸及其他虧損撥備		
- 第一階段	(701,487)	(798,064)
- 第二階段	-	-
- 第三階段	-	-
	312,731,017	313,839,185

於2022年6月30日，並無減值、逾期或經重組的客戶貸款及墊款 (2021年12月31日: 無)。

## 財務報表附註

(以美元列示)

### 8 投資證券

	於2022年6月30日	於2021年12月31日
以公平價值計入其他全面收益之投資證券		
- 債務證券	275,721,669	257,776,321
以攤餘成本計量之投資證券		
- 債務證券	11,887,400	4,887,104
減：信貸及其他虧損撥備		
- 第一階段	(4,509)	(1,775)
- 第二階段	-	-
- 第三階段	-	-
	<u>287,604,560</u>	<u>262,681,650</u>

於2022年6月30日，並無減值、逾期或經重組的金融資產以公平價值計入其他全面收益和以攤餘成本計量或金融資產之可供出售證券（2021年12月31日：無）。

### 9 財務狀況表所示的稅項

	於2022年6月30日	於2021年12月31日
a. 財務狀況表所示的本期所得稅為：		
本期間 / 年度香港利得稅準備	(1,197,012)	(924,800)
已付暫繳利得稅	<u>533,650</u>	<u>533,650</u>
(應付稅款) / 可收回稅款	<u>(663,362)</u>	<u>(391,150)</u>

#### b. 已確認遞延稅項資產和負債：

在財務狀況表確認的遞延稅項資產 / (負債) 的組成部分和本期間變動如下：

	免稅額的	的信貸	以公平	總額
於2022年1月1日	2,517	155,693	301,388	459,598
在收益表計入 / (列支)	-	-	-	-
在儲備列支	-	-	-	-
於2022年6月30日	<u>2,517</u>	<u>155,693</u>	<u>301,388</u>	<u>459,598</u>
	免稅額的	減值虧損	投資的公允	總額
於2021年1月1日	10,789	141,551	(138,726)	13,614
在收益表計入 / (列支)	(8,272)	14,142	-	5,870
在儲備列支	-	-	440,114	440,114
於2021年12月31日	<u>2,517</u>	<u>155,693</u>	<u>301,388</u>	<u>459,598</u>

## 財務報表附註

(以美元列示)

### 10(a) 不動產和設備以及租賃

	租賃資產 改良工程	電腦設備	傢俱及 固定裝置	合計	租作自用處所、 不動產和車輛	總額
<b>成本:</b>						
於2022年1月1日	382,048	398,793	88,528	869,369	1,682,941	2,552,310
增加	-	57,351	-	57,351	272,663	330,014
處置/終止租賃合約	-	(9,692)	-	(9,692)	(5,508)	(15,200)
於2022年6月30日	382,048	446,452	88,528	917,028	1,950,096	2,867,124
<b>累計折舊:</b>						
於2022年1月1日	112,184	357,837	23,955	493,976	712,221	1,206,197
本年度費用	63,668	13,634	8,779	86,081	349,068	435,149
處置轉回	-	(9,692)	-	(9,692)	(5,508)	(15,200)
於2022年6月30日	175,852	361,779	32,734	570,365	1,055,781	1,628,146
<b>帳面淨值:</b>						
於2022年6月30日	206,196	84,673	55,794	346,663	894,315	1,240,978
<b>成本:</b>						
於2021年1月1日	202,633	413,002	40,432	656,067	1,593,296	2,249,363
增加	337,147	25,817	71,277	434,241	1,485,810	1,920,051
處置/終止租賃合約	(157,732)	(40,026)	(23,181)	(220,939)	(1,396,165)	(1,617,104)
於2021年12月31日	382,048	398,793	88,528	869,369	1,682,941	2,552,310
<b>累計折舊:</b>						
於2021年1月1日	158,979	376,831	32,136	567,946	1,047,787	1,615,733
本年度費用	110,937	21,032	15,000	146,969	780,202	927,171
處置轉回	(157,732)	(40,026)	(23,181)	(220,939)	(1,115,768)	(1,336,707)
於2021年12月31日	112,184	357,837	23,955	493,976	712,221	1,206,197
<b>帳面淨值:</b>						
於2021年12月31日	269,864	40,956	64,573	375,393	970,720	1,346,113

附註:

(a) 本公司出租其業務中使用的部份辦公場所、員工宿舍和機動車輛。經協商，這些資產的租賃期為一至五年。(2021年：一至五年)



## 財務報表附註

(以美元列示)

### 10(b) 不動產和設備以及租賃 (續)

#### 租賃負債到期情況

	於2022年6月30日	於2021年12月31日
一年內	573,822	635,692
一至五年	326,788	445,165
租賃負債(無折扣)	900,610	1,080,857
折扣金額	(11,170)	(109,182)
租賃負債(已折扣)	889,440	971,675

#### 租賃負債的帳面變動

	於2022年6月30日	於2021年12月31日
於1月1日	971,675	561,969
增加	272,663	1,485,810
利息增加	5,935	16,454
付款額	(351,472)	(802,372)
終止租賃合約	(9,361)	(290,186)
於6月30日及12月31日	889,440	971,675
流動	566,715	529,770
非流動	322,725	441,905

截至2022年6月30日，計量租賃負債的加權平均增量借款利率為 1.34% (2021: 1.56%)。

#### 計入損益表金額

	於2022年6月30日	於2021年12月31日
使用權資產的折舊費用	343,560	780,202
租賃負債的利息支出	5,935	16,454
終止租賃合同收益	-	(9,789)
合計	349,495	786,867

### 11 其他資產

	於2022年6月30日	於2021年12月31日
應收應計利息	2,354,861	1,699,568
其他	444,592	609,980
無形資產	220,843	222,236
	3,020,296	2,531,784

上述結餘包括的金融資產與無近期違約記錄和逾期金額的應收款項有關。截至2022年6月30日及2021年12月31日，損失準備被評為最低。

無形資產指俱樂部債券。為對俱樂部債券進行減值測試，可收回金額已根據其公允值減去銷售成本(據二級市場報價估計)的差額進行確定。

## 財務報表附註

(以美元列示)

### 12 其他負債

	於2022年6月30日	於2021年12月31日
應付應計利息	972,132	530,904
其他應付款	640,776	360,668
應付帳款	-	3,122,070
	<u>1,612,908</u>	<u>4,013,642</u>

### 13 次級負債

	於2022年6月30日	於2021年12月31日
最終控股公司的借款		
- 其後按3個月倫敦銀行同業拆息加		
1.60%的次級浮動利率計息，直至2028年9月27日		
(2021年：按3個月倫敦銀行同業拆息加1.60%)	<u>14,994,548</u>	<u>14,992,069</u>

在獲得金管局批准的情況下，本公司可選擇提前不少於30天通知最終控股公司，在2023年9月27日後償還全部或部分負債。

### 14 最終控股公司的借款

	於2022年6月30日	於2021年12月31日
最終控股公司的借款		
- 短期借款	-	-
- 長期借款	<u>124,177,502</u>	<u>9,453,730</u>
	<u>124,177,502</u>	<u>9,453,730</u>

於2022年6月30日，並無未償還最終控股公司的短期借款。(2021年12月31日，並無未償還最終控股公司的短期借款。)

於2022年6月30日，從最終控股公司借入長期借款按三個月倫敦銀行同業拆息加介乎0%至0.68%的利率計息。(2021年12月31日，從最終控股公司借入長期借款按三個月倫敦銀行同業拆息加介乎0%至0.45%的利率計息。)

### 15 股本

	於2022年6月30日		於2021年12月31日	
	No. of shares	Amount	No. of shares	No. of shares
已發行及繳足普通股：				
於1月1日及6月30日	<u>130,000,000</u>	<u>\$130,000,000</u>	<u>130,000,000</u>	<u>130,000,000</u>

普通股持有人有權收取不時宣派的股息，並且有權在本公司大會上按照每持有一股可投一票的比例參與投票。所有普通股在分佔本公司剩餘資產方面享有同等權益。

## 財務報表附註

(以美元列示)

16 儲備	未分配 利潤	公允價值 儲備	合計
2022年1月1日	38,552,289	(1,407,362)	37,144,927
以往年度核准的股息	-	-	-
-本年度利潤	2,278,147	-	2,278,147
-公允價值變動及減值損失(已扣除遞延所得稅)	-	(10,039,872)	(10,039,872)
計入損益的利得和損失重分類調整：			
-處置利得	-	-	-
2022年6月30日	<u>40,830,436</u>	<u>(11,447,234)</u>	<u>29,383,202</u>
2021年1月1日	34,644,367	885,887	35,530,254
以往年度核准的股息	(150,190)	-	(150,190)
-本年度利潤	4,058,112	-	4,058,112
-公允價值變動及減值損失(已扣除遞延所得稅)	-	(2,211,198)	(2,211,198)
計入損益的利得和損失重分類調整：			
-處置利得	-	(82,051)	(82,051)
2021年12月31日	<u>38,552,289</u>	<u>(1,407,362)</u>	<u>37,144,927</u>

## 17 資產負債表外風險敞口

### 或有負債及承諾

各類重大或有負債及承諾的合約金額匯總如下：

	於2022年6月30日	於2021年12月31日
貸款承諾		
- 初始期限一年以下	5,000,000	-
- 初始期限一年及以上	-	5,000,000
	<u>5,000,000</u>	<u>5,000,000</u>
信用風險加權數額	<u>1,000,000</u>	<u>2,500,000</u>

或有負債及承諾是指與信用相關的工具，包括授信承諾。所涉及的風險大致上與給予客戶備用信貸時所承擔的信用風險相同。合約金額指合約額全數提取但客戶不履約時需要承擔的風險金額。由於有關備用信貸可能在未被提取前已到期，故合約金額並不反映預期的現金流量。

就或有負債及承諾而言，計算信用風險加權數額時所用的風險加權介於0%至100%之間。

截至2022年6月30日及2021年12月31日止年度，貸款承諾減值準備的變動如下：

	於2022年6月30日	於2021年12月31日
1月1日餘額	1,694	15,275
減值準備(撥回)/扣除淨額	<u>(82)</u>	<u>(13,581)</u>
本期餘額	<u>1,612</u>	<u>1,694</u>

通過考慮具有已公佈信用評級的可比公司的違約概率，於各報告日評估預期信用損失準備。截至2022年6月30日，採用的違約概率範圍為0.09%至0.09% (2021: 0.09% to 0.09%)，違約損失率估計為71.66% (2021: 71.66%)。

# 財務報表附註

(以美元列示)

## 18 現金流量表附註

### 籌資活動產生的負債變動

	借款 美元	應付應計利息 (計入其他負債) 美元	租賃負債 美元
<b>2022.06</b>			
2022年1月1日	94,530,730	531,273	971,675
籌資現金流量產生的變動			
新增借款	120,000,000	-	-
還款	(90,353,228)	-	-
已付利息	-	(590,862)	-
租賃負債的處置	-	-	(9,361)
已付租賃租金的利息部份	-	-	(5,936)
已付租賃租金的本金部份	-	-	(345,536)
其他變動			
新租賃	-	-	272,663
租賃負債的融資成本	-	-	5,935
利息支出	-	856,693	-
2022年6月30日	<u>124,177,502</u>	<u>797,104</u>	<u>889,440</u>
<b>2021.12</b>			
2021年1月1日	90,000,000	345,432	561,969
籌資現金流量產生的變動			
新增借款	164,530,730	-	-
還款	(160,000,000)	-	-
已付利息	-	(698,944)	-
租賃負債的處置	-	-	(290,166)
已付租賃租金的利息部份	-	-	(16,454)
已付租賃租金的本金部份	-	-	(785,918)
其他變動			
新租賃	-	-	1,485,810
租賃負債的融資成本	-	-	16,454
利息支出	-	884,785	-
2021年12月31日	<u>94,530,730</u>	<u>531,273</u>	<u>971,675</u>

### 租賃現金流出總額

現金流量表中的現金流出總額如下：

	於2022年6月30日	於2021年12月31日
籌資現金流量內	<u>351,472</u>	<u>802,372</u>

## 財務報表附註

(以美元列示)

### 19 衍生工具

#### a. 衍生工具的名義數額

	於2022年6月30日		
	符合資格採用 套期會計法	持作買賣	總額
利率掉期	-	-	-
於2021年12月31日			
	符合資格採用 套期會計法	持作買賣	總額
利率掉期	-	-	-

#### b. 衍生工具的公允價值和信貸風險加權數額

	於2022年6月30日		
	公允價值 資產	公允價值 負債	信貸風險 加權數額
利率掉期	-	-	-
於2021年12月31日			
	公允價值 資產	公允價值 負債	信貸風險 加權數額
利率掉期	-	-	-

本公司並無訂立任何雙邊淨額結算安排，因此這些數額以總額列示。

#### c. 指定為套期工具的衍生工具公允價值

以下為本公司的公允價值衍生工具以套期為目的各種類之摘要：

	於2022年6月30日		於2021年12月31日	
	資產	負債	資產	負債
利率掉期	-	-	-	-

#### d. 衍生工具的剩餘期限

	於2022年6月30日			
	總額	1年或以下	1年至5年	5年以上
利率衍生工具	-	-	-	-
於2021年12月31日				
	總額	1年或以下	1年至5年	5年以上
利率衍生工具	-	-	-	-

# 未經審核補充財務資料

(以美元列示)

## 1 逾期貸款

### a 已逾期的客戶貸款：

	於2022年6月30日 金額	於2022年6月30日 佔總貸款比率	於2021年12月31日 金額	於2021年12月31日 佔總貸款比率
三個月以上至六個月	-	-	-	-
六個月以上至一年	-	-	-	-
一年以上	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
就逾期貸款和墊款的有擔保部分 所持有的抵押品的現行市值	<u>-</u>		<u>-</u>	
逾期貸款和墊款的有擔保部分	-		-	
逾期貸款和墊款的無擔保部分	<u>-</u>		<u>-</u>	
	<u>-</u>		<u>-</u>	

有特定還款日期的貸款和墊款，若有本金或利息已逾期且在年底仍未清還，則列作逾期貸款和墊款。

### b 已逾期的銀行同業及其他金融機構貸款：

三個月以上至六個月	-	-	-	-
六個月以上至一年	-	-	-	-
一年以上	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

### c 已逾期的其他貸款/資產：

三個月以上至六個月	-	-	-	-
六個月以上至一年	-	-	-	-
一年以上	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

### d 經重組客戶貸款

-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

### e 經重組銀行同業及其他金融機構貸款

-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

### f 不良資產總計

-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

### g 就逾期貸款和墊款作出的個別減值準備 / 第三階段的信貸及其他虧損撥備

-	-
<u>-</u>	<u>-</u>

於2022年6月30日及2021年12月31日，本公司給予銀行同業及其他金融機構的貸款並無逾期。

## 未經審核補充財務資料

(以美元列示)

### 2 收回資產

收回資產

於2022年6月30日	於2021年12月31日
-	-

### 3 跨國債權

國際債權指計及風險轉移因素後，根據交易對手所在地列入資產負債表的風險。如果債權擔保方所在的國家與交易對手有所不同，則有關風險便會轉移至擔保方所在的國家。如果索償對象是銀行同業及其他金融機構的分行，則有關風險便會轉移至該等總辦事處所在的國家。計算風險轉移後，佔國際債權總額10%或以上者按個別國家或地區列示如下：

於2022年6月30日	銀行	官方部門	非銀行 金融機構	非金融 私營機構	其他	總額
發達國家	19,285,997	-	-	35,521,073	-	54,807,070
離岸中心	8,260,058	-	-	28,411,609	-	36,671,667
發展中歐洲	-	-	-	-	-	-
發展中的拉丁美洲和 加勒比	-	-	-	4,162,468	-	4,162,468
發展中的非洲和 中東地區	47,106,081	-	-	26,441,911	-	73,547,992
發展中的亞太區	62,940,066	-	-	434,925,627	-	497,865,693
其中：中國	24,435,452	-	-	56,756,747	-	81,192,199
韓國	18,443,067	-	-	369,290,258	-	387,733,325
總額	137,592,202	-	-	529,462,688	-	667,054,890

於2021年12月31日	銀行	官方部門	非銀行 金融機構	非金融 私營機構	其他	總額
發達國家	17,644,404	-	-	21,129,633	-	38,774,037
離岸中心	-	-	-	50,293,781	-	50,293,781
發展中歐洲	-	-	-	-	-	-
發展中的拉丁美洲和 加勒比	-	-	-	4,156,318	-	4,156,318
發展中的非洲和 中東地區	39,290,549	-	-	22,224,864	-	61,515,413
發展中的亞太區	53,259,185	-	-	414,523,409	-	467,782,594
其中：中國	24,743,974	-	-	68,283,437	-	93,027,411
韓國	8,400,786	-	-	331,551,337	-	339,952,123
總額	110,194,138	-	-	512,328,005	-	622,522,143

上述分析是考慮到任何可識別的風險轉移後的效果披露的淨基礎上。

## 未經審核補充財務資料

(以美元列示)

### 4 資本充足比率

於2022年6月30日及2021年12月31日的資本充足比率乃按照香港金融管理局頒佈之《銀行業（資本）規則》因應實施《巴塞爾資本協定III》而制定，並於2013年1月1日生效。

本公司根據《銀行業（資本）規則》（「資本規則」）的要求計量資本充足率。按照資本規則，本行已採納「基本計算法」計算風險加權資產的信貸風險，並以「基本指標法」計算營運風險。根據《銀行業（資本）規則》第22(1)條，本公司獲免按照《銀行業（資本）規則》第17條的規定計算市場風險。

	於2022年6月30日	於2021年12月31日
資本充足率：		
核心一級資本充足率	25.33%	28.22%
一級資本充足率	25.33%	28.22%
總資本充足率	28.15%	31.20%

減去扣除項前後的總資本的組成部分如下：

	於2022年6月30日	於2021年12月31日
核心一級資本：		
核心一級資本工具	130,000,000	130,000,000
保留盈利	40,830,438	38,552,289
已披露儲備	(11,859,422)	(1,826,588)
核心一級資本 (未減去扣除項)	158,971,016	166,725,701



## 未經審核補充財務資料

(以美元列示)

### 4 資本充足比率 (續)

減去扣除項前後的總資本的組成部分如下：(續)

	於2022年6月30日	於2021年12月31日
核心一級資本的監管扣除項：		
一般銀行風險監管準備金	(1,628,992)	(1,479,864)
遞延稅項資產淨額	(158,211)	(158,210)
核心一級資本總額	157,183,813	165,087,627
其他一級資本	-	-
一級資本總額	157,183,813	165,087,627
二級資本		
合資格的二級資本工具加相關的股份溢價	15,000,000	15,000,000
合資格計入二級資本的整體評估減值準備和一般銀行風險監管儲備	2,474,493	2,423,467
二級資本總額	17,474,493	17,423,467
資本總額	174,658,306	182,511,094

根據《銀行業（披露）規則》編制資本充足比率的相關披露及金管局發布的披露模板，可在本公司網站上查閱。該網站可透過本公司網站主頁上的「監管披露\_2022年6月」鏈接查閱。在<https://www.koreaexim.go.kr/ea/HPHYEA015M01>。

## 未經審核補充財務資料

(以美元列示)

### 5 槓桿比率

	於2022年6月30日	於2021年12月31日
槓桿比率	23.80%	26.29%

槓桿比率是按照金管局頒佈之槓桿比率框架的規定。

根據《銀行業（披露）規則》編制槓桿比率的相關披露及金管局發布的披露模板，可在本公司網站上查閱，該網站可透過本公司網站主頁上的「監管披露\_2022年6月」鏈接查閱。在 <https://www.koreaexim.go.kr/ea/HPHYEA015M01>。

### 6 逆周期緩衝資本比率

	於2022年6月30日	於2021年12月31日
逆周期緩衝資本比率	0.143%	0.205%

根據《銀行業（披露）規則》編制逆周期緩衝資本比率的相關披露及金管局發布的披露模板，可在本公司網站上查閱，該網站可透過本公司網站主頁上的「監管披露\_2022年6月」鏈接查閱。在 <https://www.koreaexim.go.kr/ea/HPHYEA015M01>。

## 未經審核補充財務資料

(以美元列示)

### 7 防護緩衝資本比率

根據《資本規則》第3M條，用以計算2021年及2020年之緩衝水平的防護緩衝資本比率均為 2.5%。

	於2022年6月30日	於2021年12月31日
防護緩衝資本比率	2.500%	2.500%

### 8 流動性維持比率

	於2022年6月30日	於2021年12月31日
期內平均流動性維持比率	118.61%	146.87%

平均流動性維持比率是按照該年度的流動資金狀況，以每個曆月的平均比率的算術平均數計算。

#### (a) 流動性風險管理策略

本公司的流動性風險管理策略是基於各項要素釐定，即管治的框架、風險管理委員會監督，和介定個別風險管理方法的內部監控政策。根據所介定的風險管理方法，設有流程及系統以計量、限制和監控風險。風險管理委員會負責監督整體流動性狀況，確保有足夠的流動性來履行義務。委員會成員至少每月開會審查內部或法定的若干限制。建立內部目標流動性比率，為流動性頭寸提供預警信號。

流動性管理的目的是確保足夠的現金流來履行所有財務承諾，並利用業務擴張的機會。這包括公司按要求或者合同期滿的任何存款提取的能力，償還借款到法定流動性比例的公司，並隨機會出現新的貸款和投資。

流動性是根據管理層和流動性維持率指導下由高級管理人員每天進行管理。高級管理人員負責確保公司對所有業務具有足夠的流動性，確保資金組合適當，以避免期限錯配，並在期限差距的情況下防止價格和再投資率風險，及監測本地和國際市場的資金充足和流動性。如果比例低於內部目標，風險管理委員會將被及時通知，並確定適當的行動方案，以恢復該比率達到或高於內部目標比率。

公司通過持有足夠的流動資產（如現金和銀行結餘和證券）來管理流動性風險，確保短期融資需求在謹慎的限度內被覆蓋。公司定期對其流動性狀況進行調查。

根據《銀行業（披露）規則》編制防護緩衝資本比率和流動性維持比率的相關披露及金管局發布的披露模板，可在本公司網站上查閱，該網站可透過本公司網站主頁上的「監管披露\_2022年6月」鏈接查閱。在 <https://www.koreaexim.go.kr/ea/HPHYEA015M01>。

## 未經審核補充財務資料

(以美元列示)

### 9 客戶貸款

#### (a) 按行業分類

按行業分類的客戶貸款分析是根據呈交金管局的「貸款、墊款及準備金分析季報表」列示，未扣除任何準備。

按照抵押品及減值準備分析的客戶貸款及墊款如下：

於2022年6月30日			
貸款及 墊款總額	有抵押貸款 及墊款總額 百分比	一般撥備 (整體評估 減值準備)	特別撥備 (個別評估 減值準備)
在香港使用的貸款			
<u>工業、商業及金融：</u>			
- 投資公司	10,000,000	-	6,542
- 批發零售貿易	21,000,000	-	82,671
在香港使用的貸款	31,000,000	-	89,213
在香港以外地區使用的貸款	282,432,504	-	612,274
客戶貸款總額	313,432,504	-	701,487
於2021年12月31日			
貸款及 墊款總額	有抵押貸款 及墊款總額 百分比	一般撥備 (整體評估 減值準備)	特別撥備 (個別評估 減值準備)
在香港使用的貸款及墊款			
<u>工業、商業及金融：</u>			
- 娛樂活動	10,000,000	-	6,490
- 批發零售貿易	7,000,000	-	38,426
在香港使用的貸款及墊款	17,000,000	-	44,916
在香港以外地區使用的貸款及墊款	297,637,249	-	753,148
客戶貸款及墊款總額	314,637,249	-	798,064

#### (b) 按地區分類

於2022年6月30日			
	貸款及 墊款總額	一般撥備 (整體評估 減值準備)	特別撥備 (個別評估 減值準備)
- 韓國	285,313,507	(677,001)	-
- 發展中的亞太區	-	-	-
- 發展中的拉丁美洲和加勒比	4,118,997	(11,685)	-
- 發展中的非洲和中東地區	14,000,000	(6,259)	-
- 離岸中心	10,000,000	(6,542)	-
	313,432,504	(701,487)	-
於2021年12月31日			
	貸款及 墊款總額	一般撥備 (整體評估 減值準備)	特別撥備 (個別評估 減值準備)
- 韓國	266,569,543	(623,298)	-
- 發展中的亞太區	4,941,108	(140,711)	-
- 發展中的拉丁美洲和加勒比	4,126,598	(11,607)	-
- 發展中的非洲和中東地區	14,000,000	(6,218)	-
- 離岸中心	25,000,000	(16,230)	-
	314,637,249	(798,064)	-

以上地區分析是在顧及風險轉移之因素後，按交易對手所在地分類。

## 未經審核補充財務資料

(以美元列示)

### 10 銀行同業及其他金融機構貸款

#### (a) 按行業分類

按行業分類的銀行同業及其他金融機構貸款分析是根據呈交金管局的「貸款、墊款及準備金分析季報表」列示，未扣除任何準備。

按照抵押品及減值準備分析的銀行同業及其他金融機構貸款及墊款如下：

	於2022年6月30日		
	貸款及 墊款總額	有抵押貸款 及墊款總額 百分比	一般撥備 (整體評估 減值準備)
在香港以外地區使用的貸款	43,149,934	-	27,093

  

	於2021年12月31日		
	貸款及 墊款總額	有抵押貸款 及墊款總額 百分比	一般撥備 (整體評估 減值準備)
在香港以外地區使用的貸款	33,405,779	-	24,233

#### (b) 按地區分類

	於2022年6月30日	
	貸款及 墊款總額	一般撥備 (整體評估 減值準備)
- 韓國	-	-
- 發展中的亞太區	-	-
- 發展中歐洲	-	-
- 發展中的拉丁美洲和加勒比	-	-
- 發展中的非洲和中東地區	34,920,417	(16,299)
- 離岸中心	8,229,517	(10,794)
	<u>43,149,934</u>	<u>(27,093)</u>

  

	於2021年12月31日	
	貸款及 墊款總額	一般撥備 (整體評估 減值準備)
- 韓國	-	-
- 發展中的亞太區	-	-
- 發展中歐洲	-	-
- 發展中的拉丁美洲和加勒比	3,499,018	(4,544)
- 發展中的非洲和中東地區	29,906,761	(19,689)
- 離岸中心	-	-
	<u>33,405,779</u>	<u>(24,233)</u>

以上地區分析是在顧及風險轉移之因素後，按交易對手所在地分類。

## 未經審核補充財務資料

(以美元列示)

### 11 對非銀行類客戶的內地相關授信風險額

(以美元列示)

非銀行類客戶的中國相關貸款是按照金管局在《銀行業(披露)規則》所界定的非銀行類交易對手及直接貸款的類別並參考非銀行業《內地業務申報》進行分析。

交易對手類型	於2022年6月30日		
	資產負債表 內的風險額 000'	資產負債表 外的風險額 000'	總風險額 000'
1. 中央政府、中央政府持有實體及其附屬公司和合營公司	-	-	-
2. 地方政府、地方政府持有實體及其附屬公司和合營公司	-	-	-
3. 居住在中國大陸的中國公民或在中國大陸註冊的實體及其附屬公司和合營公司	61,208	-	61,208
4. 在以上第1項中沒有報告的中央政府其他實體	-	-	-
5. 在以上第2項中沒有報告的地方政府其他實體	-	-	-
6. 中國境外的公司及個人，而涉及的貸款乃於內地使用	-	-	-
7. 其他交易對手，而涉及貸款被報告機構認為是非銀行類客戶的中國相關貸款	8,232	-	8,232
總額	<u>69,440</u>	<u>-</u>	<u>69,440</u>
提取準備后的資產總值	<u>654,872</u>		
資產負債表內貸款佔資產總值百分比	<u>10.60%</u>		

## 未經審核補充財務資料

(以美元列示)

### 11 對非銀行類客戶的內地相關授信風險額 (續)

(以美元列示)

交易對手類型	於2021年12月31日		
	資產負債表 內的風險額 000'	資產負債表 外的風險額 000'	總風險額 000'
1. 中央政府、中央政府持有實體及其附屬公司和合營公司	-	-	-
2. 地方政府、地方政府持有實體及其附屬公司和合營公司	-	-	-
3. 居住在中國大陸的中國公民或在中國大陸註冊的實體及其附屬公司和合營公司	49,109	5,000	54,109
4. 在以上第1項中沒有報告的中央政府其他實體	-	-	-
5. 在以上第2項中沒有報告的地方政府其他實體	-	-	-
6. 中國境外的公司及個人，而涉及的貸款乃於內地使用	-	-	-
7. 其他交易對手，而涉及貸款被報告機構認為是非銀行類客戶的中國相關貸款	8,852	-	8,852
總額	<u>57,961</u>	<u>5,000</u>	<u>62,961</u>
提取準備後的資產總值	<u>620,440</u>		
資產負債表內貸款佔資產總值百分比	<u>9.34%</u>		0

## 未經審核補充財務資料

(以美元列示)

### 12 外匯倉盤

(以百萬港元列示)

	於2022年6月30日			
	美元	歐元	人民幣	合計
現貨資產	5,089	49	-	5,138
現貨負債	(5,095)	(49)	-	(5,144)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/ (短) 盤淨額	(6)	-	-	(6)
結構性倉盤淨額	3	-	-	3

	於2021年12月31日			
	美元	歐元	人民幣	合計
現貨資產	4,785	52	-	4,837
現貨負債	(4,788)	(53)	-	(4,841)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/ (短) 盤淨額	(3)	(1)	-	(4)
結構性倉盤淨額	3	-	-	3

### 13 第三支柱監管披露

根據《銀行業(披露)規則》的要求及金管局披露模板編制的本期間第三支柱監管披露信息，可在本公司網站上查閱，該網站可透過本公司網站 <https://www.koreaexim.go.kr/ea/HPHYEA015M01> 的「監管披露\_2022年6月」欄目。

本文件為中文譯本。如中、英文本有歧義，概以英文本為準。



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

Unit 2904, 29/F., Central Plaza,  
18 Harbour Road, Wanchai, Hong Kong

TEL : (852) 2810-0182

FAX : (852) 2810-4460

S.W.I.F.T.: KEXAHKHH

<https://www.koreaexim.go.kr/site/main/index016>