



**Interim Report 2023**  
**2023 中期報告**

**June 2023**

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We are pleased to announce the unaudited interim result of KEXIM ASIA LIMITED (the "Company") for six months ended 30 June 2023 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 2023 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 2022 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 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 2022 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 'Kim Juhong'.

KIM JUHONG  
Executive Director  
Hong Kong,

- 5 SEP 2023

## Statement of Profit or Loss

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 30/6/2023	Half-year ended 30/6/2022
Interest income	1(a)	17,891,200	5,306,225
Interest expense	1(b)	(14,240,057)	(1,977,611)
<b>Net interest income</b>		<b>3,651,143</b>	<b>3,328,614</b>
Fees and commission income	2(a)	85,564	850,542
Fees and commission expense	2(b)	(23,698)	(19,346)
<b>Net fees and commission income</b>		<b>61,866</b>	<b>831,196</b>
Net trading gain		-	-
Net gain/(loss) on sale of debt securities at FVOCI		-	-
Net gain/(loss) on foreign exchange		(2,549)	2,239
Net hedging expense		-	-
Other income		3,186	4,282
		<b>637</b>	<b>6,521</b>
<b>Operating income</b>		<b>3,713,646</b>	<b>4,166,331</b>
Operating expenses	3	(1,820,169)	(1,580,680)
<b>Operating Profit</b>		<b>1,893,477</b>	<b>2,585,651</b>
Net (charge)/ release of impairment allowances	4	(200,125)	98,102
<b>Profit Before Tax</b>		<b>1,693,352</b>	<b>2,683,753</b>
Income tax		(291,371)	(405,606)
<b>Profit for the period</b>		<b>1,401,981</b>	<b>2,278,147</b>

## Statement of Other Comprehensive Income

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 30/6/2023	Half-year ended 30/6/2022
<b>Profit for the period</b>		1,401,981	2,278,147
<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	1,989,993	(10,039,872)
<b>Total comprehensive income for the period</b>		<u>3,391,974</u>	<u>(7,761,725)</u>

## Statement of Financial Position

unaudited

(Expressed in United States dollars)

ASSETS	Note	At 06/30/2023	At 12/31/2022
Cash and balances with banks and other financial institutions		16,787,228	18,947,308
Loans and advances to banks and other financial institutions	6	71,090,342	76,056,053
Loans and advances to customers	7	310,968,614	314,980,158
Debt investment securities	8	289,936,371	297,463,365
Tax recoverable		-	-
Deferred tax assets	9(b)	2,554,735	2,554,735
Property and equipment and leases	10(a)	1,008,760	1,216,552
Other assets	11	6,121,216	5,495,728
<b>TOTAL ASSETS</b>		<b>698,467,266</b>	<b>716,713,899</b>
<b>LIABILITIES</b>			
Deposits and balances from the ultimate holding company		3,262,004	3,199,693
Deposits and balances from banks and other financial institutions		237,659,651	323,163,573
Certificate of deposits issued		92,752,980	58,836,290
Derivative financial liabilities		-	-
Tax payable	9(a)	418,674	127,303
Other liabilities	12	13,906,244	4,180,916
Borrowings from the ultimate holding company	14	120,000,000	100,000,000
Borrowings from other financial institutions		50,000,000	50,000,000
Subordinated liabilities	13	14,999,548	14,997,069
Lease liabilities	10(b)	825,951	958,815
<b>Total liabilities</b>		<b>533,825,052</b>	<b>555,463,659</b>
<b>Equity</b>			
Share capital	15	130,000,000	130,000,000
Reserves	16	34,642,214	31,250,240
<b>Total equity</b>		<b>164,642,214</b>	<b>161,250,240</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>698,467,266</b>	<b>716,713,899</b>

## Statement of Changes in Equity

unaudited

(Expressed in United States dollars)

Note	Attributable to equity shareholders of the Company			
	Share Capital	Retained profits*	Fair value reserve	Total
<b>Balance at 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 year	-	4,624,621	-	4,624,621
Other comprehensive income	-	-	(10,519,308)	(10,519,308)
Total comprehensive income	-	4,624,621	(10,519,308)	(5,894,687)
Dividends declared in respect of prior year and paid during the period	-	-	-	-
Amounts transferred from fair value Reserve to retained profits	-	-	-	-
<b>Balance at 31 December 2022 and 1 January 2023</b>	130,000,000	43,176,910	(11,926,670)	161,250,240
<b>Changes in equity for 2023 :</b>				
Profit for the period	-	1,401,981	-	1,401,981
Other comprehensive income	5	-	1,989,993	1,989,993
Total comprehensive income	-	1,401,981	1,989,993	3,391,974
Dividends declared in respect of prior year and paid during the period	-	-	-	-
<b>Balance at 30 June 2023</b>	130,000,000	44,578,891	(9,936,677)	164,642,214

\*As at 30 June 2023, the Company has earmarked US\$1,522,954.12 ( 2022: US\$1,751,364.51 ) 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.

# K KEXIM ASIA LIMITED

## Statement of Cash Flows

unaudited

(Expressed in United States dollars)

	Half-year ended 30/6/2023	Half-year ended 30/6/2022
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before tax	1,693,352	2,683,753
Adjustments for:		
Interest expenses on lease liabilities	9,129	5,936
Interest expense on borrowings	4,247,059	687,879
Interest expense on subordinated liabilities	494,002	168,814
Allowances for credit and other losses / impairment losses / (released) on loans and advances	170,322	(91,019)
Allowances for ECL of investment securities	29,803	(4,304)
Depreciation	487,845	457,687
<b>Operating cash flows before changes in working capital</b>	<b>7,131,512</b>	<b>3,908,746</b>
(Increase)/decrease in operating assets:		
Loans and advances to customers	3,837,829	1,201,966
Loans and advances to banks and others financial institutions	4,969,104	(9,744,155)
Investment securities	9,487,184	(34,978,478)
Other assets	(626,276)	(516,557)
Increase/(decrease) in operating liabilities:		
Deposits and balances of banks and other financial institutions, and the ultimate holding company	(85,441,611)	34,792,810
Certificate of deposits issued	33,916,690	(19,974,892)
Derivative financial liabilities	-	-
Other liabilities	8,960,141	(2,667,858)
<b>Net cash generated from / (used) in operating activities</b>	<b>(17,765,427)</b>	<b>(27,978,418)</b>
Hong Kong profits tax paid	-	(133,394)
<b>Net cash inflow generated from operating activities</b>	<b>(17,765,427)</b>	<b>(28,111,812)</b>



**Cash flow statement (continued)**

unaudited

(Expressed in United States dollars)

	Half-year ended 30/6/2023	Half-year ended 30/6/2022
<b>Investing activity</b>		
Acquisition of property and equipment	(7,913)	(57,352)
Payments for purchase of property, plant and equipment	-	-
Proceeds from sale or redemption of investment securities	-	-
Payment for purchase of investment securities	-	-
<b>Net cash generated from / (used in) investing activity</b>	<b>(7,913)</b>	<b>(57,352)</b>
<b>Financing activities</b>		
New borrowings	20,000,000	120,000,000
Repayments of borrowings	-	(90,353,228)
Proceeds from/(repayment of) deposits and balances from banks and other financial institutions	-	-
Interest paid on subordinated liabilities	(492,634)	(165,518)
Interest paid on borrowings	(3,480,760)	(425,344)
Capital element of lease rentals paid	(404,217)	(345,537)
Interest element of lease rentals paid	(9,129)	(5,936)
Dividend paid	-	-
<b>Net cash generated from / (used in) financing activities</b>	<b>15,613,260</b>	<b>28,704,437</b>
<b>Net increase/ (decrease) in cash and cash equivalents</b>	<b>(2,160,080)</b>	<b>535,273</b>
<b>Cash and cash equivalents at 1 January</b>	<b>18,947,308</b>	<b>5,249,700</b>
<b>Cash and cash equivalents at 30 June</b>	<b>16,787,228</b>	<b>5,784,973</b>
<b>Cash flow from operating activities included:</b>		
Interest received	17,176,621	4,889,796
Interest paid on deposits from banks and other financial institutions	(7,333,182)	(809,481)

## 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 30/6/2023	Half-year ended 30/6/2022
5,545,850	2,243,462
-	-
12,345,350	3,062,763
<u>17,891,200</u>	<u>5,306,225</u>

#### (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 30/6/2023	Half-year ended 30/6/2022
(6,794,557)	(937,707)
(4,734,555)	(801,534)
(494,002)	(168,814)
(2,216,943)	(69,556)
<u>(14,240,057)</u>	<u>(1,977,611)</u>

### 2 Fee and commission income and expense

#### (a) Fee and commission income

- Arrangement and management fee

Half-year ended 30/6/2023	Half-year ended 30/6/2022
85,564	850,542

#### (b) Fee and commission expense

- Foreign exchange transaction fee

Half-year ended 30/6/2023	Half-year ended 30/6/2022
(23,698)	(19,346)
<u>61,866</u>	<u>831,196</u>

### 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 30/6/2023	Half-year ended 30/6/2022
782,388	748,132
203,249	167,133
9,160	7,771
<u>994,797</u>	<u>923,036</u>

#### Premises and equipment expenses

- Depreciation
- Rent and rates

Half-year ended 30/6/2023	Half-year ended 30/6/2022
87,606	86,081
160,977	163,211
<u>248,583</u>	<u>249,292</u>

Auditor's remuneration  
Others

Half-year ended 30/6/2023	Half-year ended 30/6/2022
240,568	122,731
336,221	285,621
<u>576,789</u>	<u>408,352</u>
<u>1,820,169</u>	<u>1,580,680</u>

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

Loans and advances to customers  
Other assets  
Off-balance sheet credit exposures

Half-year ended 30/6/2023	Half-year ended 30/6/2022
(170,322)	93,717
(29,803)	4,303
-	82
<u>(200,125)</u>	<u>98,102</u>

## 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 06/30/2023		
	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	1,853,820	-	1,853,820
- transferred to income statement	136,173	-	136,173
	<u>1,989,993</u>	<u>-</u>	<u>1,989,993</u>

	Half-year ended 06/30/2022		
	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	(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>

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

	At 06/30/2023	At 12/31/2022
Placements with and advances to banks and other financial institutions		
Maturing		
- within one month	-	-
- after one month but within one year	15,000,000	14,996,750
- after one year	<u>56,143,930</u>	<u>61,116,284</u>
	71,143,930	76,113,034
Less: Allowance for credit and other losses		
- Stage 1	(53,588)	(56,981)
- Stage 2	-	-
- Stage 3	-	-
	<u>71,090,342</u>	<u>76,056,053</u>

As at 30 June 2023 there were no impaired, overdue or rescheduled loans and advances to banks and others financial institutions ( 31 December 2022 : Nil).

### 7 Loans and advances to customers

	At 06/30/2023	At 12/31/2022
Gross loans and advances to customers		
- within one month	36,999,827	-
- after one month but within one year	176,916,585	208,719,137
- after one year	<u>98,008,164</u>	<u>107,043,269</u>
	311,924,576	315,762,406
Less: Allowance for credit and other losses		
- Stage 1	(955,962)	(782,248)
- Stage 2	-	-
- Stage 3	-	-
	<u>310,968,614</u>	<u>314,980,158</u>

As at 30 June 2023 there were no impaired, overdue or rescheduled loans and advances to customers ( 31 December 2022 : Nil).

## Notes to the financial statements

(Expressed in United States dollars)

### 8 Debt Investment securities

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
Debt investment securities measured at fair value through other comprehensive income		
- debt investment securities	255,096,711	262,653,791
Debt investment securities measured at amortised cost		
- debt investment securities	34,839,660	34,809,574
Less: Allowance for credit and other losses		
- Stage 1	-	-
- Stage 2	-	-
- Stage 3	-	-
	<u>289,936,371</u>	<u>297,463,365</u>

As at 30 June 2023 there were no impaired, overdue or rescheduled fair value through other comprehensive income and amortised cost / available-for-sale financial assets (31 December 2022: Nil)

### 9 Taxation in the Statement of Financial Position

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
<b>a. Current income tax in the balance sheet represents:</b>		
Provision for Hong Kong Profits Tax for the period / the year	(1,203,074)	(911,703)
Provisional Profits Tax paid	784,400	784,400
Tax (payable) / recoverable	<u>(418,674)</u>	<u>(127,303)</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 2023	18,349	158,291	2,378,095	2,554,735
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 2023	<u>18,349</u>	<u>158,291</u>	<u>2,378,095</u>	<u>2,554,735</u>

	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	15,832	2,598	-	18,430
Deferred tax recognised in other comprehensive income during the year	-	-	2,076,707	2,076,707
At 31 December 2022	<u>18,349</u>	<u>158,291</u>	<u>2,378,095</u>	<u>2,554,735</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>2023</b>						
<b>Cost:</b>						
At 1 January 2023	382,048	448,776	88,528	919,352	2,116,293	3,035,645
Additions	5,629	1,111	1,173	7,913	271,352	279,265
Disposals / termination of lease contracts	-	-	-	-	(154,003)	(154,003)
At 30 June 2023	387,677	449,887	89,701	927,265	2,233,642	3,160,907
<b>Accumulated depreciation:</b>						
At 1 January 2023	239,521	379,309	41,514	660,344	1,158,749	1,819,093
Charge for the year	63,825	15,708	8,073	87,606	399,451	487,057
Written back on disposals	-	-	-	-	(154,003)	(154,003)
At 30 June 2023	303,346	395,017	49,587	747,950	1,404,197	2,152,147
<b>Net book value:</b>						
At 30 June 2023	84,331	54,870	40,114	179,315	829,445	1,008,760
<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	-	59,675	-	59,675	767,730	827,405
Disposals / termination of lease contracts	-	(9,692)	-	(9,692)	(334,378)	(344,070)
At 31 December 2022	382,048	448,776	88,528	919,352	2,116,293	3,035,645
<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	127,337	31,164	17,559	176,060	775,396	951,456
Written back on disposals	-	(9,692)	-	(9,692)	(328,868)	(338,560)
At 31 December 2022	239,521	379,309	41,514	660,344	1,158,749	1,819,093
<b>Net carrying amount:</b>						
At 31 December 2022	142,527	69,467	47,014	259,008	957,544	1,216,552

**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. ( 2022: 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

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
Within one year	528,301	657,266
After one year but within five years	306,704	310,556
Lease liabilities (undiscounted)	835,005	967,822
Discount amount	(9,054)	(9,007)
Lease liabilities (discounted)	<u>825,951</u>	<u>958,815</u>

#### Movements of carrying amounts of lease liabilities

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
At 1 January	958,815	971,675
Additions	271,353	767,730
Accretion of interest	9,129	12,209
Payments	(413,346)	(787,322)
Termination of lease contracts	-	(5,477)
At 30 June 2023 / 31 December 2022	<u>825,951</u>	<u>958,815</u>
Current	<u>518,881</u>	<u>650,472</u>
Non-current	<u>307,070</u>	<u>308,343</u>

The weighted average incremental borrowing rate applied to the lease liabilities recognised at 30 June 2023 was 2.00% (2022 : 1.25%).

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

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
Depreciation expense of right-of-use assets	399,451	775,396
Interest expense on lease liabilities	9,129	12,209
Gain on termination of lease contracts	-	33
Total	<u>408,580</u>	<u>787,638</u>

### 11 Other assets

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
Accrued interest receivable	5,417,367	4,785,819
Others	512,384	516,670
Intangible assets	<u>191,465</u>	<u>193,239</u>
	<u>6,121,216</u>	<u>5,495,728</u>

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 2023 and at 31 December 2022, 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 06/30/2023</u>	<u>At 12/31/2022</u>
Accrued interest payable	5,321,955	3,295,543
Others	598,689	885,373
Trade payable	7,985,600	-
	<u>13,906,244</u>	<u>4,180,916</u>

### 13 Subordinated liabilities

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
Borrowings from the ultimate holding company		
- Subordinated floating bears interest at 3-month LIBOR plus 1.60% thereafter until 27 September 2028 (2022: 3-month LIBOR plus 1.60%)	<u>14,999,548</u>	<u>14,997,069</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 06/30/2023</u>	<u>At 12/31/2022</u>
Borrowings from the ultimate holding company		
- short-term borrowings	120,000,000	100,000,000
- long-term borrowings	-	-
	<u>120,000,000</u>	<u>100,000,000</u>

At 30 June 2023 there was no outstanding long-term borrowings from the ultimate holding company. (2022 : there was no outstanding long-term borrowings from the ultimate holding company.).

At 30 June 2023 the short-term borrowings from the ultimate holding company bear interest at 3 month LIBOR 0% to 0.48%. (2022 : the short-term borrowings from the ultimate holding company bear interest at 3 month LIBOR 0% to 0.48%).

### 15 Share capital

	<u>At 06/30/2023</u>		<u>At 12/31/2022</u>	
	No. of shares	Amount	No. of shares	No. of shares
Ordinary shares, issued and fully paid:				
At 30 June 2023 / 31 December 2022	<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 (note(ii))	Fair value reserve (note(i))	Total
At 1 January	43,176,910	(11,926,670)	31,250,240
Dividends approved in respect of the previous year	-	-	-
-profit for the year	1,401,981	-	1,401,981
-change in fair value and impairment loss, net of deferred tax	-	1,989,993	1,989,993
Reclassification adjustments for gains and losses included in profit or loss :			
-gains on disposal	-	-	-
At 30 June 2023	<u>44,578,891</u>	<u>(9,936,677)</u>	<u>34,642,214</u>
At 1 January	38,552,289	(1,407,362)	37,144,927
Dividends approved in respect of the previous year	-	-	-
-profit for the year	4,624,621	-	4,624,621
-change in fair value and impairment loss, net of deferred tax	-	(10,519,308)	(10,519,308)
Reclassification adjustments for gains and losses included in profit or loss :			
-gains on disposal	-	-	-
At 31 December 2022	<u>43,176,910</u>	<u>(11,926,670)</u>	<u>31,250,240</u>

### 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 06/30/2023	At 12/31/2022
Loan commitments		
- with an original maturity of under one year	-	-
- with an original maturity of one year or above	-	-
	<u>-</u>	<u>-</u>
Credit risk weighted amount	<u>-</u>	<u>-</u>

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 2023 and 31 December 2022 the movements in the impairment allowance for loan commitments are as follows:

	At 06/30/2023	At 12/31/2022
Balance as at 1 January	-	1,694
Net charge /(release) of impairment allowances	-	(1,694)
Balance as at period	<u>-</u>	<u>-</u>

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 2023, the probability of default applied ranged from 0.03% to 2.02% (2022 : 0.03% to 2.02%) and the loss given default was estimated to be 71.65 to 73.98% ( 2022 : 71.62% to 73.78%).



## 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>2023</b>			
At 1 January 2023	150,000,000	1,326,192	958,815
Changes from financing cash flows			
New Borrowings	20,000,000	-	-
Repayment	-	-	-
Interest paid	-	(3,973,395)	-
Disposal of lease liabilities	-	-	-
Interest portion of lease rentals paid	-	-	(9,129)
Principal portion of lease rentals paid	-	-	(404,217)
Other changes			
New lease	-	-	271,353
Finance costs on lease liabilities	-	-	9,129
Interest expenses	-	4,741,062	-
At 30 June 2023	<u>170,000,000</u>	<u>2,093,859</u>	<u>825,951</u>
<b>2022</b>			
At 1 January 2022	94,530,730	531,273	971,675
Changes from financing cash flows			
New Borrowings	150,000,000	-	-
Repayment	(94,530,730)	-	-
Interest paid	-	(2,608,158)	-
Disposal of lease liabilities	-	-	(5,477)
Interest portion of lease rentals paid	-	-	(12,209)
Principal portion of lease rentals paid	-	-	(775,113)
Other changes			
New lease	-	-	767,730
Finance costs on lease liabilities	-	-	12,209
Interest expenses	-	3,403,077	-
At 31 December 2022	<u>150,000,000</u>	<u>1,326,192</u>	<u>958,815</u>

#### Total cash outflow for leases

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

	At 06/30/2023	At 12/31/2022
With financing cash flows	<u>(413,346)</u>	<u>(787,322)</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 19 Derivatives

#### a. Notional amount of derivatives

	At 06/30/2023		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	-	-	-
	At 12/31/2022		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	-	-	-

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

	At 06/30/2023		
	Fair value Assets	Fair value Liabilities	Credit risk weighted amount
Interest rate swaps	-	-	-
	At 12/31/2022		
	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 06/30/2023		At 12/31/2022	
	Assets	Liabilities	Assets	Liabilities
Interest rate contracts	-	-	-	-

#### d. Remaining life of derivatives

	At 06/30/2023			
	Total	1 year or less	Over 1 year to 5 years	Over 5 years
Interest rate derivatives	-	-	-	-
	At 12/31/2022			
	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 06/30/2023	At 06/30/2023	At 12/31/2022	At 12/31/2022
	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 2023 and 31 December 2022 there were no overdue advances to banks and other financial institutions.

## Unaudited supplementary information

(Expressed in United States dollars)

### 2 Repossessed assets

	At 06/30/2023	At 12/31/2022
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 2023	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	40,483,564	-	-	36,316,080	-	76,799,644
Offshore centres	8,271,835	-	-	56,132,526	-	64,404,361
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-	-
Developing Africa and Middle East	75,478,719	-	-	21,359,001	-	96,837,720
Developing Asia-Pacific	41,959,407	-	-	432,793,406	-	474,752,813
of which : China	9,051,675	-	-	19,317,537	-	28,369,212
Korea	17,758,529	-	-	396,396,003	-	414,154,532
Total	166,193,525	-	-	546,601,013	-	712,794,538

As at 31 December 2022	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	42,460,781	-	-	36,090,444	-	78,551,225
Offshore centres	8,372,668	-	-	68,022,934	-	76,395,602
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-	-
Developing Africa and Middle East	80,362,101	-	-	21,256,768	-	101,618,869
Developing Asia-Pacific	59,233,691	-	-	416,987,246	-	476,220,937
of which : China	24,423,485	-	-	19,175,314	-	43,598,799
Korea	19,705,308	-	-	380,860,661	-	400,565,969
Total	190,429,241	-	-	542,357,392	-	732,786,633

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 2023 and 31 December 2022 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 06/30/2023</u>	<u>At 12/31/2022</u>
<b>Capital ratio:</b>		
Common Equity Tier 1 ("CET1") Capital Ratio	25.15%	24.03%
Tier 1 Capital Ratio	25.15%	24.03%
Total Capital Ratio	<u>27.92%</u>	<u>26.74%</u>

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

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
<b>CET1 Capital:</b>		
CET1 Capital instruments	130,000,000	130,000,000
Retained earnings	44,578,893	43,176,912
Disclosed reserves	<u>(12,454,178)</u>	<u>(14,412,689)</u>
CET1 Capital before deductions	162,124,715	158,764,223

## 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)

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
<b>Regulatory deductions to CET1 capital:</b>		
Regulatory reserve for general banking risks	(1,522,954)	(1,751,365)
Net deferred tax assets	<u>(176,641)</u>	<u>(176,641)</u>
<b>Total CET1 Capital</b>	<b>160,425,120</b>	<b>156,836,217</b>
<b>Additional Tier 1 ("AT1") Capital</b>	<b>-</b>	<b>-</b>
<b>Total Tier 1 ("T1") Capital</b>	<b>160,425,120</b>	<b>156,836,217</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	<u>2,682,429</u>	<u>2,710,714</u>
<b>Total T2 Capital</b>	<b>17,682,429</b>	<b>17,710,714</b>
<b>Total Capital</b>	<b><u>178,107,549</u></b>	<b><u>174,546,931</u></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 2023' 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 06/30/2023</u>	<u>At 12/31/2022</u>
Leverage ratio	<u>22.92%</u>	<u>21.74%</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 2023' 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 06/30/2023</u>	<u>At 12/31/2022</u>
Countercyclical Capital Buffer Ratio	<u>0.089%</u>	<u>0.123%</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 2023' 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 2023 and 2.5% for 2022.

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
Capital Conservation Buffer Ratio	<u>2.500%</u>	<u>2.500%</u>

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

	<u>At 06/30/2023</u>	<u>At 12/31/2022</u>
Average LMR for the period	<u>316.38%</u>	<u>129.58%</u>

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 company 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 Company's website accessible through the 'Regulatory Disclosures\_ June 2023' 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 06/30/2023				
	Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
<b>Loans for use in Hong Kong</b>				
<u>Industrial, commercial and financial:</u>				
- Investment companies	-	-	-	-
- Wholesale and retail trade	14,000,000	-	46,569	-
Loans for use in Hong Kong	14,000,000	-	46,569	-
Loans for use outside Hong Kong	297,924,576	-	909,393	-
<b>Gross advances to customers</b>	<b>311,924,576</b>	<b>-</b>	<b>955,962</b>	<b>-</b>
At 12/31/2022				
	Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
<b>Loans for use in Hong Kong</b>				
<u>Industrial, commercial and financial:</u>				
- Investment companies	-	-	-	-
- Wholesales and retail trade	21,000,000	-	89,316	-
Loans for use in Hong Kong	21,000,000	-	89,316	-
Loans for use outside Hong Kong	294,762,406	-	692,932	-
<b>Gross advances to customers</b>	<b>315,762,406</b>	<b>-</b>	<b>782,248</b>	<b>-</b>

#### (b) By geographical areas

At 06/30/2023			
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
-Korea	294,928,533	(939,323)	-
-Developing Asia Pacific	7,996,043	(11,116)	-
-Developing Latin America and Caribbean	-	-	-
-Developing Africa and Middle East	9,000,000	(5,523)	-
-Offshore centres	-	-	-
	<b>311,924,576</b>	<b>(955,962)</b>	<b>-</b>
At 12/31/2022			
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
-Korea	298,770,340	(765,655)	-
-Developing Asia Pacific	7,992,066	(11,089)	-
-Developing Latin America and Caribbean	-	-	-
-Developing Africa and Middle East	9,000,000	(5,504)	-
-Offshore centres	-	-	-
	<b>315,762,406</b>	<b>(782,248)</b>	<b>-</b>

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 06/30/2023		
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	71,143,930	- 53,588
At 12/31/2022		
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	76,113,034	- 56,981

#### (b) By geographical areas

At 06/30/2023		
Gross loans and advances		General Provisions (Collectively - assessed impairment allowances)
-Korea	-	-
-Developing Asia Pacific	-	-
-Developed Countries	9,977,369	(2,347)
-Developing Latin America and Caribbean	-	-
-Developing Africa and Middle East	52,929,454	(39,753)
-Offshore centres	8,237,107	(11,488)
	<u>71,143,930</u>	<u>(53,588)</u>
At 12/31/2022		
Gross loans and advances		General Provisions (Collectively - assessed impairment allowances)
-Korea	-	-
-Developing Asia Pacific	-	-
-Developed Countries	9,972,374	(2,327)
-Developing Latin America and Caribbean	-	-
-Developing Africa and Middle East	57,907,317	(43,083)
-Offshore centres	8,233,343	(11,571)
	<u>76,113,034</u>	<u>(56,981)</u>

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 06/30/2023		
	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	48,518	-	48,518
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	8,206	-	8,206
Total	<u>56,724</u>	<u>-</u>	<u>56,724</u>
Total assets after provision	<u>699,647</u>		
On-balance sheet exposures as percentage of total assets	<u>8.11%</u>		

## Unaudited supplementary information

(Expressed in United States dollars)

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

(Expressed in United States dollars)

Types of Counterparties	At 12/31/2022		
	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 (.IVs)	-	-	-
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 .IVs	63,455	-	63,455
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	8,095	-	8,095
Total	<u>71,550</u>	<u>-</u>	<u>71,550</u>
Total assets after provision	<u>717,888</u>		
On-balance sheet exposures as percentage of total assets	<u>9.97%</u>		

## Unaudited supplementary information

(Expressed in United States dollars)

### 12 Foreign currency exposures

(Expressed in millions of Hong Kong dollars)

At 06/30/2023				
	USD	EUR	CNY	Total
Spot assets	5,448	38	-	5,486
Spot liabilities	(5,452)	(39)	-	(5,491)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(4)	(1)	-	(5)
Net structural position	3	-	-	3

  

At 12/31/2022				
	USD	EUR	CNY	Total
Spot assets	5,561	37	-	5,598
Spot liabilities	(5,565)	(38)	-	(5,603)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(4)	(1)	-	(5)
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 Disclosures\_ June 2023' 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 2023 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 2023 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 2022 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溯應用，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 2022 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。



KIM JUHONG

常務董事

香港，

- 5 SEP 2023

## 損益表

未經審核  
(以美元列示)

	附註	截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
利息收入	1(a)	17,891,200	5,306,225
利息支出	1(b)	(14,240,057)	(1,977,611)
<b>利息收入淨額</b>		<b>3,651,143</b>	<b>3,328,614</b>
手續費及佣金收入	2(a)	85,564	850,542
手續費及佣金支出	2(b)	(23,698)	(19,346)
<b>手續費及佣金收入淨額</b>		<b>61,866</b>	<b>831,196</b>
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		-	-
外匯收益 / (虧損)淨額		(2,549)	2,239
對沖收益淨		-	-
其他收入		3,186	4,282
		<b>637</b>	<b>6,521</b>
<b>營業收入</b>		<b>3,713,646</b>	<b>4,166,331</b>
營業支出	3	(1,820,169)	(1,580,680)
<b>營業利潤</b>		<b>1,893,477</b>	<b>2,585,651</b>
減值準備(扣除) / 撥回淨額	4	(200,125)	98,102
<b>稅前利潤</b>		<b>1,693,352</b>	<b>2,683,753</b>
所得稅		(291,371)	(405,606)
<b>本期間利潤</b>		<b>1,401,981</b>	<b>2,278,147</b>

## 其他綜合損益表

未經審核

(以美元列示)

	附註	截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
本期間利潤		1,401,981	2,278,147
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	1,989,993	(10,039,872)
本期間其他綜合收益總額		<u>3,391,974</u>	<u>(7,761,725)</u>



## 財務狀況表

未經審核  
(以美元列示)

	附註	於2023年6月30日	於2022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		16,787,228	18,947,308
銀行同業及其他金融機構的貸款及墊款	6	71,090,342	76,056,053
客戶貸款及墊款	7	310,968,614	314,980,158
債務投資證券	8	289,936,371	297,463,365
可收回稅款		-	-
遞延所得稅資產	9(b)	2,554,735	2,554,735
不動產、設備和租賃	10(a)	1,008,760	1,216,552
其他資產	11	6,121,216	5,495,728
<b>資產合計</b>		<b>698,467,266</b>	<b>716,713,899</b>
<b>負債</b>			
最終控股公司的存款及結餘		3,262,004	3,199,693
銀行同業及其他金融機構的存款及結餘		237,659,651	323,163,573
已發行的存款證		92,752,980	58,836,290
衍生金融負債		-	-
應交稅費	9(a)	418,674	127,303
其他負債	12	13,906,244	4,180,916
最終控股公司的借款	14	120,000,000	100,000,000
其他金融機構的借款		50,000,000	50,000,000
次級負債	13	14,999,548	14,997,069
租賃負債	10(b)	825,951	958,815
<b>負債總額</b>		<b>533,825,052</b>	<b>555,463,659</b>
<b>所有者權益</b>			
股本	15	130,000,000	130,000,000
儲備	16	34,642,214	31,250,240
<b>所有者權益合計</b>		<b>164,642,214</b>	<b>161,250,240</b>
<b>負債及所有者權益總額</b>		<b>698,467,266</b>	<b>716,713,899</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		-	4,624,621	-	4,624,621
其他綜合收益		-	-	(10,519,308)	(10,519,308)
綜合收益總額		-	4,624,621	(10,519,308)	(5,894,687)
以往年度宣派及於年內 支付的股息		-	-	-	-
於2022年12月31日的結餘及 於2023年1月 1日的結餘		130,000,000	43,176,910	(11,926,670)	161,250,240
於2023年權益變動:					
本年度利潤		-	1,401,981	-	1,401,981
其他綜合收益	5	-	-	1,989,993	1,989,993
綜合收益總額		-	1,401,981	1,989,993	3,391,974
以往年度宣派及於期內 支付的股息		-	-	-	-
於2023年6月30日的結餘		130,000,000	44,578,891	(9,936,677)	164,642,214

\* 截至 2023年6月30日 本公司已從未分配利潤中撥出 1,522,954.12美元 (2022 年: 1,751,364.51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)

	截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
<b>經營活動產生的現金流量</b>		
稅前利潤	1,693,352	2,683,753
調整項目：		
租賃負債利息支出	9,129	5,936
借款利息支出	4,247,059	687,879
次級負債利息支出	494,002	168,814
信貸及其他虧損撥備 / 提撥 /(撥回)貸款及墊款的減值虧損	170,322	(91,019)
投資證券的虧損撥備	29,803	(4,304)
折舊	487,845	457,687
<b>營運資金變動前經營現金流量</b>	<b>7,131,512</b>	<b>3,908,746</b>
經營資產(增加)/減少：		
客戶貸款及墊款	3,837,829	1,201,966
銀行同業及其他金融機構的貸款及墊款	4,969,104	(9,744,155)
債務投資證券	9,487,184	(34,978,478)
其他資產	(626,276)	(516,557)
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	(85,441,611)	34,792,810
已發行的存款證	33,916,690	(19,974,892)
衍生金融負債	-	-
其他負債	8,960,141	(2,667,858)
<b>經營活動使用的現金淨額</b>	<b>(17,765,427)</b>	<b>(27,978,418)</b>
已付香港利得稅		(133,394)
<b>經營活動使用的現金流量淨額</b>	<b>(17,765,427)</b>	<b>(28,111,812)</b>

## 現金流量表(續)

未經審核  
(以美元列示)

	截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
<b>投資活動使用的現金流量</b>		
購買不動產和設備	(7,913)	(57,352)
購入物業、廠房及設備付款	-	-
銷售或贖回投資證券	-	-
購入投資證券付款	-	-
<b>投資活動使用的現金流量淨額</b>	<b>(7,913)</b>	<b>(57,352)</b>
<b>融資活動</b>		
新增借款	20,000,000	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)		
已付次級負債利息	(492,634)	(165,518)
已付借款利息	(3,480,760)	(425,344)
已付租賃租金的本金部分	(404,217)	(345,537)
已付租賃租金的利息部分	(9,129)	(5,936)
已付股息	-	-
<b>融資活動(所用)/產生的現金淨額</b>	<b>15,613,260</b>	<b>28,704,437</b>
<b>現金和現金等價物增加/(減少)淨額</b>	<b>(2,160,080)</b>	<b>535,273</b>
<b>於1月1日的現金和現金等價物</b>	<b>18,947,308</b>	<b>5,249,700</b>
<b>於6月30日的現金和現金等價物</b>	<b>16,787,228</b>	<b>5,784,973</b>
<b>經營活動產生的現金流量包含：</b>		
已收利息	17,176,621	4,889,796
已付銀行同業及其他金融機構的存款利息	(7,333,182)	(809,481)

## 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

截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
5,545,850	2,243,462
-	-
12,345,350	3,062,763
<u>17,891,200</u>	<u>5,306,225</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

截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
(6,794,557)	(937,707)
(4,734,555)	(801,534)
(494,002)	(168,814)
<u>(2,216,943)</u>	<u>(69,556)</u>
<u>(14,240,057)</u>	<u>(1,977,611)</u>

### 2 費用及佣金收支

#### (a) 費用及佣金收入

- 安排及管理費

截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
85,564	850,542

#### (b) 費用及佣金支出

- 外匯交易費用

截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
(23,698)	(19,346)
<u>61,866</u>	<u>831,196</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

截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
782,388	748,132
203,249	167,133
9,160	7,771
<u>994,797</u>	<u>923,036</u>

樓宇及設備支出

- 折舊
- 租金及差餉

截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
87,606	86,081
160,977	163,211
<u>248,583</u>	<u>249,292</u>

核數師酬金

其他

截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
240,568	122,731
336,221	285,621
<u>576,789</u>	<u>408,352</u>
<u>1,820,169</u>	<u>1,580,680</u>

### 4 信貸及其他虧損減值準備(扣除)/撥回淨額

客戶貸款及墊款

其他資產

資產負債表外的信用風險

截至於2023年 6月30日止 6個月	截至於2022年 6月30日止 6個月
(170,322)	93,717
(29,803)	4,303
-	82
<u>(200,125)</u>	<u>98,102</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2023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: 公允價值儲備 (可轉回) 的變動淨額		
— 計入權益之公允價值變動	1,853,820	1,853,820
— 轉撥至損益表	136,173	136,173
	<u>1,989,993</u>	<u>1,989,993</u>

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: 公允價值儲備 (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
	<u>(10,039,872)</u>	<u>(10,039,872)</u>

### 6 銀行及其他金融機構貸款及墊款

	於2023年6月30日	於2022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	15,000,000	14,996,750
- 1年後	<u>56,143,930</u>	<u>61,116,284</u>
	71,143,930	76,113,034
減: 信貸及其他虧損撥備		
- 第一階段	(53,588)	(56,981)
- 第二階段	-	-
- 第三階段	-	-
	<u>71,090,342</u>	<u>76,056,053</u>

於2023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 (2022年12月31日: 無)。

### 7 客戶貸款及墊款

	於2023年6月30日	於2022年12月31日
客戶貸款及墊款		
- 1個月內	36,999,827	-
- 1個月至1年內	176,916,585	208,719,137
- 1年後	<u>98,008,164</u>	<u>107,043,269</u>
	311,924,576	315,762,406
減: 信貸及其他虧損撥備		
- 第一階段	(955,962)	(782,248)
- 第二階段	-	-
- 第三階段	-	-
	<u>310,968,614</u>	<u>314,980,158</u>

於2023年6月30日,並無減值、逾期或經重組的客戶貸款及墊款 (2022年12月31日: 無)。

## 財務報表附註

(以美元列示)

### 8 債務投資證券

	於2023年6月30日	於2022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	255,096,711	262,653,791
以攤餘成本計量之投資證券		
- 債務證券	34,839,660	34,809,574
減：信貸及其他虧損撥備		
- 第一階段	-	-
- 第二階段	-	-
- 第三階段	-	-
	<u>289,936,371</u>	<u>297,463,365</u>

於2023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（2022年12月31日：無）。

### 9 財務狀況表所示的稅項

	於2023年6月30日	於2022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	(1,203,074)	(911,703)
已付暫繳利得稅	<u>784,400</u>	<u>784,400</u>
(應付稅款) / 可收回稅款	<u>(418,674)</u>	<u>(127,303)</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：

	超過折舊 免稅額的 相關折舊	金融資產 的信貸 虧損撥備	以公平 價值計入 其他全面 收益儲備 <sup>1</sup>	總額
於2023年1月1日	18,349	158,291	2,378,095	2,554,735
在收益表計入 / (列支)	-	-	-	-
在儲備列支	-	-	-	-
於2023年6月30日	<u>18,349</u>	<u>158,291</u>	<u>2,378,095</u>	<u>2,554,735</u>
	超過折舊 免稅額的 相關折舊	金融資產 減值虧損	可供出售 投資的公允 價值調整	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)	15,832	2,598	-	18,430
在儲備列支	-	-	2,076,707	2,076,707
於2022年12月31日	<u>18,349</u>	<u>158,291</u>	<u>2,378,095</u>	<u>2,554,735</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2023年1月1日	382,048	448,776	88,528	919,352	2,116,293	3,035,645
增加	5,629	1,111	1,173	7,913	271,352	279,265
處置/終止租賃合約	-	-	-	-	(154,003)	(154,003)
於2023年6月30日	387,677	449,887	89,701	927,265	2,233,642	3,160,907
<b>累計折舊:</b>						
於2023年1月1日	239,521	379,309	41,514	660,344	1,158,749	1,819,093
本年度費用	63,825	15,708	8,073	87,606	399,451	487,057
處置轉回	-	-	-	-	(154,003)	(154,003)
於2023年6月30日	303,346	395,017	49,587	747,950	1,404,197	2,152,147
<b>帳面淨值:</b>						
於2023年6月30日	84,331	54,870	40,114	179,315	829,445	1,008,760
<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	-	59,675	-	59,675	767,730	827,405
處置/終止租賃合約	-	(9,692)	-	(9,692)	(334,378)	(344,070)
於2022年12月31日	382,048	448,776	88,528	919,352	2,116,293	3,035,645
<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	127,337	31,164	17,559	176,060	775,396	951,456
處置轉回	-	(9,692)	-	(9,692)	(328,868)	(338,560)
於2022年12月31日	239,521	379,309	41,514	660,344	1,158,749	1,819,093
<b>帳面淨值:</b>						
於2022年12月31日	142,527	69,467	47,014	259,008	957,544	1,216,552

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。(2022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2023年6月30日	於2022年12月31日
一年內	528,301	657,266
一至五年	306,704	310,556
租賃負債(無折扣)	835,005	967,822
折扣金額	(9,054)	(9,007)
租賃負債(已折扣)	825,951	958,815

#### 租賃負債的帳面變動

	於2023年6月30日	於2022年12月31日
於1月1日	958,815	971,675
增加	271,353	767,730
利息增加	9,129	12,209
付款額	(413,346)	(787,322)
終止租賃合約	-	(5,477)
於6月30日 / 於12月31日	825,951	958,815
流動	518,881	650,472
非流動	307,070	308,343

截至2023年6月30日，計量租賃負債的加權平均增量借款利率為 2.00% (2022: 1.25%)

#### 計入損益表金額

	於2023年6月30日	於2022年12月31日
使用權資產的折舊費用	399,451	775,396
租賃負債的利息支出	9,129	12,209
終止租賃合同收益	-	33
合計	408,580	787,638

### 11 其他資產

	於2023年6月30日	於2022年12月31日
應收應計利息	5,417,367	4,785,819
其他	512,384	516,670
無形資產	191,465	193,239
	6,121,216	5,495,728

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2023年6月30日及2022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2023年6月30日	於2022年12月31日
應付應計利息	5,321,955	3,295,543
其他應付款	598,689	885,373
應付帳款	7,985,600	-
	<u>13,906,244</u>	<u>4,180,916</u>

### 13 次級負債

	於2023年6月30日	於2022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		
(2022年：按3個月倫敦銀行同業拆息加1.60%)	<u>14,999,548</u>	<u>14,997,069</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2023年6月30日	於2022年12月31日
最終控股公司的借款		
- 短期借款	120,000,000	100,000,000
- 長期借款	-	-
	<u>120,000,000</u>	<u>100,000,000</u>

於2023年6月30日並無未償還最終控股公司的長期借款。(2022年12月31日，並無未償還最終控股公司的長期借款。)

於2023年6月30日，從最終控股公司借入短期借款按三個月倫敦銀行同業拆息加介乎0%至0.48%的利率計息。  
(2022年12月31日，從最終控股公司借入短期借款按三個月倫敦銀行同業拆息加介乎0%至0.48%的利率計息。)

### 15 股本

	於2023年6月30日		於2022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6月30日及12月31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 (附注(ii))	公允價值 儲備 (附注(i))	合計
2023年1月1日	43,176,910	(11,926,670)	31,250,240
以往年度核准的股息	-	-	-
-本年度利潤	1,401,981	-	1,401,981
-公允價值變動及減值損失(已扣除遞延所得稅)	-	1,989,993	1,989,993
計入損益的利得和損失重分類調整：			
-處置利得	-	-	-
2023年6月30日	<u>44,578,891</u>	<u>(9,936,677)</u>	<u>34,642,214</u>
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	4,624,621	-	4,624,621
-公允價值變動及減值損失(已扣除遞延所得稅)	-	(10,519,308)	(10,519,308)
計入損益的利得和損失重分類調整：			
-處置利得	-	-	-
2022年12月31日	<u>43,176,910</u>	<u>(11,926,670)</u>	<u>31,250,240</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2023年6月30日	於2022年12月31日
貸款承諾		
- 初始期限一年以下	-	-
- 初始期限一年及以上	-	-
信用風險加權數額	-	-

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2023年6月30日及2022年12月31日止年度，貸款承諾減值準備的變動如下：

	於2023年6月30日	於2022年12月31日
1月1日餘額	-	1,694
減值準備(撥回)/扣除淨額	-	(1,694)
本期餘額	-	-

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2023年6月30日，採用的違約概率範圍為0.03%至2.02% (2022: 0.03% to 2.02%)，違約損失率估計為71.65%至73.98% (2022: 71.62%至73.78%)。

## 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>2023</b>			
2023年1月1日	150,000,000	1,326,192	958,815
籌資現金流量產生的變動			
新增借款	20,000,000	-	-
還款	-	-	-
已付利息	-	(3,973,395)	-
租賃負債的處置	-	-	-
已付租賃租金的利息部份	-	-	(9,129)
已付租賃租金的本金部份	-	-	(404,217)
其他變動			
新租賃	-	-	271,353
租賃負債的融資成本	-	-	9,129
利息支出	-	4,741,062	-
2023年6月30日	170,000,000	2,093,859	825,951
<b>2022</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	150,000,000	-	-
還款	(94,530,730)	-	-
已付利息	-	(2,608,158)	-
租賃負債的處置	-	-	(5,477)
已付租賃租金的利息部份	-	-	(12,209)
已付租賃租金的本金部份	-	-	(775,113)
其他變動			
新租賃	-	-	767,730
租賃負債的融資成本	-	-	12,209
利息支出	-	3,403,077	-
2022年12月31日	150,000,000	1,326,192	958,815

#### 租賃現金流出總額

現金流量表中的現金流出總額如下：

	於2023年6月30日	於2022年12月31日
籌資現金流量內	(413,346)	(787,322)

## 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2023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2022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2023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2022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2023年6月30日		於2022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2023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2022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2023年6月30日 金額	於2023年6月30日 佔總貸款比率	於2022年12月31日 金額	於2022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2023年6月30日及2022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經過重組

## 未經審核補充財務資料

(以美元列示)

### 2 收回資產

於2023年6月30日 於2022年12月31日

收回資產

- -

### 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2023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	40,483,564	-	-	36,316,080	-	76,799,644
離岸中心	8,271,835	-	-	56,132,526	-	64,404,361
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	75,478,719	-	-	21,359,001	-	96,837,720
發展中的亞太區	41,959,407	-	-	432,793,406	-	474,752,813
其中：中國	9,051,675	-	-	19,317,537	-	28,369,212
韓國	17,758,529	-	-	396,396,003	-	414,154,532
總額	166,193,525	-	-	546,601,013	-	712,794,538

於2022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	42,460,781	-	-	36,090,444	-	78,551,225
離岸中心	8,372,668	-	-	68,022,934	-	76,395,602
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	80,362,101	-	-	21,256,768	-	101,618,869
發展中的亞太區	59,233,691	-	-	416,987,246	-	476,220,937
其中：中國	24,423,485	-	-	19,175,314	-	43,598,799
韓國	19,705,308	-	-	380,860,661	-	400,565,969
總額	190,429,241	-	-	542,357,392	-	732,786,633

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2023年6月30日及2022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，本公司獲豁免按照《銀行業（資本）規則》第17條的規定計算市場風險。

	於2023年6月30日	於2022年12月31日
資本充足率：		
核心一級資本充足率	25.15%	24.03%
一級資本充足率	25.15%	24.03%
總資本充足率	<u>27.92%</u>	<u>26.74%</u>

減去扣除項前後的總資本的組成部分如下：

	於2023年6月30日	於2022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	44,578,893	43,176,912
已披露儲備	<u>(12,454,178)</u>	<u>(14,412,689)</u>
核心一級資本 (未減去扣除項)	162,124,715	158,764,223

## 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2023年6月30日	於2022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	(1,522,954)	(1,751,365)
遞延稅項資產淨額	(176,641)	(176,641)
核心一級資本總額	160,425,120	156,836,217
其他一級資本	-	-
一級資本總額	160,425,120	156,836,217
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	2,682,429	2,710,714
二級資本總額	17,682,429	17,710,714
資本總額	178,107,549	174,546,931

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\_2023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2023年6月30日	於2022年12月31日
槓桿比率	22.92%	21.74%

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\_2023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2023年6月30日	於2022年12月31日
逆周期緩衝資本比率	0.089%	0.123%

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\_2023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 2023 年及 2022 年之緩衝水平的防護緩衝資本比率均為 2.5%。

	於2023年6月30日	於2022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2023年6月30日	於2022年12月31日
期內平均流動性維持比率	316.38%	129.58%

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，並有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\_2023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2023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	-	-	-	-
- 批發零售貿易	14,000,000	-	46,569	-
在香港使用的貸款	14,000,000	-	46,569	-
在香港以外地區使用的貸款	297,924,576	-	909,393	-
客戶貸款總額	311,924,576	-	955,962	-

  

於2022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>				
- 投資公司	-	-	-	-
- 批發零售貿易	21,000,000	-	89,316	-
在香港使用的貸款及墊款	21,000,000	-	89,316	-
在香港以外地區使用的貸款及墊款	294,762,406	-	692,932	-
客戶貸款及墊款總額	315,762,406	-	782,248	-

#### (b) 按地區分類

於2023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	294,928,533	(939,323)	-
- 發展中的亞太區	7,996,043	(11,116)	-
- 發展中的拉丁美洲和加勒比	-	-	-
- 發展中的非洲和中東地區	9,000,000	(5,523)	-
- 離岸中心	-	-	-
	311,924,576	(955,962)	-

  

於2022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	298,770,340	(765,655)	-
- 發展中的亞太區	7,992,066	(11,089)	-
- 發展中的拉丁美洲和加勒比	-	-	-
- 發展中的非洲和中東地區	9,000,000	(5,504)	-
- 離岸中心	-	-	-
	315,762,406	(782,248)	-

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之「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2023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	71,143,930	- 53,588

  

於2022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	76,113,034	- 56,981

#### (b) 按地區分類

於2023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	-	-
- 發達國家	9,977,369	(2,347)
- 發展中的拉丁美洲和加勒比	-	-
- 發展中的非洲和中東地區	52,929,454	(39,753)
- 離岸中心	8,237,107	(11,488)
	71,143,930	(53,588)

  

於2022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	-	-
- 發達國家	9,972,374	(2,327)
- 發展中的拉丁美洲和加勒比	-	-
- 發展中的非洲和中東地區	57,907,317	(43,083)
- 離岸中心	8,233,343	(11,571)
	76,113,034	(56,981)

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2023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	48,518	-	48,518
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	8,206	-	8,206
總額	<u>56,724</u>	<u>-</u>	<u>56,724</u>
提取準備後的資產總值	<u>699,647</u>		
資產負債表內貸款佔資產總值百分比	<u>8.11%</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2022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	63,455	-	63,455
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	8,095	-	8,095
總額	<u>71,550</u>	<u>-</u>	<u>71,550</u>
提取準備后的資產總值	<u>717,888</u>		
資產負債表內貸款佔資產總值百分比	<u>9.97%</u>		

## 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2023年6月30日			
	美元	歐元	人民幣	合計
現貨資產	5,448	38	-	5,486
現貨負債	(5,452)	(39)	-	(5,491)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/(短) 盤淨額	(4)	(1)	-	(5)
結構性倉盤淨額	3	-	-	3

	於2022年12月31日			
	美元	歐元	人民幣	合計
現貨資產	5,561	37	-	5,598
現貨負債	(5,565)	(38)	-	(5,603)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/(短) 盤淨額	(4)	(1)	-	(5)
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\_2023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。



--- THE END ---

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