



Interim Report 2024
2024 中期報告

June 2024

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KEXIM ASIA LIMITED

We are pleased to announce the unaudited interim result of KEXIM ASIA LIMITED (the "Company") for six months ended 30 June 2024 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 2024 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 2023 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 2023 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 Chief Executive.



KIM JUHONG
Chief Executive / Director
Hong Kong

Statement of Profit or Loss

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 6/30/2024	Half-year ended 6/30/2023
Interest income	1(a)	24,817,313	17,891,200
Interest expense	1(b)	(19,905,175)	(14,240,057)
Net interest income		4,912,138	3,651,143
Fees and commission income	2(a)	251,811	85,564
Fees and commission expense	2(b)	(24,464)	(23,698)
Net fees and commission income		227,347	61,866
Net loss on foreign exchange		(11,803)	(2,549)
Other income		1,395	3,186
		(10,408)	637
Operating income		5,129,077	3,713,646
Operating expenses	3	(2,195,670)	(1,820,169)
Operating Profit		2,933,407	1,893,477
Net charge of impairment allowances	4	(340,881)	(200,125)
Net gain on disposal of loans & advances		14,400	-
Profit Before Tax		2,606,926	1,693,352
Income tax		(465,258)	(291,371)
Profit for the period		2,141,668	1,401,981



Statement of Other Comprehensive Income

unaudited

(Expressed in United States dollars)

	Half-year ended 6/30/2024	Half-year ended 6/30/2023
Profit for the period	2,141,668	1,401,981
Other comprehensive income for the period, net of income tax		
Items that may be reclassified subsequently to profit or loss:		
Debt investment securities at fair value through other comprehensive income: net movement in fair value reserves	5 <u>1,440,951</u>	<u>1,989,993</u>
Total comprehensive income for the period	<u><u>3,582,619</u></u>	<u><u>3,391,974</u></u>

Statement of Financial Position

unaudited

(Expressed in United States dollars)

ASSETS	Note	At 06/30/2024	At 12/31/2023
Cash and balances with banks and other financial institutions		29,623,779	5,400,683
Loans and advances to banks and other financial institutions	6	143,994,820	110,939,250
Loans and advances to customers	7	416,799,383	307,874,330
Debt investment securities	8	321,954,416	337,357,206
Tax recoverable	9(a)	-	247,383
Deferred tax assets	9(b)	1,493,474	1,493,474
Property and equipment and right of use assets	10(a)	2,397,593	1,996,176
Other assets	11	8,345,710	7,194,777
TOTAL ASSETS		924,609,175	772,503,279
LIABILITIES			
Deposits and balances from banks and other financial institutions		60,000,000	104,772,933
Certificate of deposits issued		345,488,776	213,147,311
Tax payable	9(a)	217,874	-
Other liabilities	12	6,979,417	7,547,361
Borrowings from the ultimate holding company	14	245,998,652	185,000,000
Borrowings from other financial institutions		90,000,000	90,000,000
Subordinated liabilities	13	-	-
Lease liabilities	10(b)	2,138,512	1,832,349
Total liabilities		750,823,231	602,299,954
Equity			
Share capital	15	130,000,000	130,000,000
Reserves	16	43,785,944	40,203,325
Total equity		173,785,944	170,203,325
TOTAL LIABILITIES AND EQUITY		924,609,175	772,503,279

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
Balance at 1 January 2023	130,000,000	43,176,910	(11,926,670)	161,250,240
Changes in equity for 2023 :				
Profit for the year	-	3,288,514	-	3,288,514
Other comprehensive income	-	-	5,664,571	5,664,571
Total comprehensive income	-	3,288,514	5,664,571	8,953,085
Dividends declared in respect of prior year and paid during the year	-	-	-	-
Balance at 31 December 2023 and 1 January 2024	130,000,000	46,465,424	(6,262,099)	170,203,325
Changes in equity for 2024 :				
Profit for the period	-	2,141,668	-	2,141,668
Other comprehensive income	5	-	1,440,951	1,440,951
Total comprehensive income	-	2,141,668	1,440,951	3,582,619
Dividends declared in respect of prior year and paid during the period	-	-	-	-
Balance at 30 June 2024	130,000,000	48,607,092	(4,821,148)	173,785,944

*As at 30 June 2024, the Company has earmarked US\$2,391,018 (2023: US\$1,822,601) as regulatory reserve from retained profits. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision 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 6/30/2024	Half-year ended 6/30/2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	2,606,926	1,693,352
Adjustments for:		
Interest expenses on lease liabilities	55,367	9,129
Interest expense on borrowings	8,852,038	4,247,059
Interest expense on subordinated liabilities	-	494,002
Net charge of impairment allowance on loans & advances	373,897	170,322
Net (release)/charge of impairment allowance on debt investment securities	(14,993)	29,803
Net release of impairment allowance on loan commitment	(18,023)	-
Depreciation	518,560	487,845
Net gain on disposal of loans & advances	(14,400)	-
Operating cash flows before changes in working capital	12,359,372	7,131,512
(Increase)/decrease in operating assets:		
Loans and advances to customers	(33,106,025)	3,837,829
Loans and advances to banks and others financial institutions	(109,234,095)	4,969,104
Debt investment securities	16,858,735	9,487,184
Other assets	(1,151,723)	(626,276)
Increase/(decrease) in operating liabilities:		
Deposits and balances of banks and other financial institutions, and the ultimate holding company	(44,772,933)	(85,441,611)
Certificate of deposits issued	132,341,465	33,916,690
Other liabilities	446,831	8,960,141
Cash used in operating activities	(26,258,373)	(17,765,427)
Hong Kong profits tax paid	-	-
Net cash flows used in operating activities	(26,258,373)	(17,765,427)

Cash flow statement (continued)

unaudited

(Expressed in United States dollars)

	Half-year ended 6/30/2024	Half-year ended 6/30/2023
Investing activity		
Acquisition of property and equipment	(184,169)	(7,913)
Net cash generated used in investing activity	(184,169)	(7,913)
Financing activities		
New borrowings	110,998,652	20,000,000
Repayments of borrowings	(50,000,000)	-
Interest paid on subordinated liabilities	-	(492,634)
Interest paid on borrowings	(9,848,792)	(3,480,760)
Capital element of lease rentals paid	(428,855)	(404,217)
Interest element of lease rentals paid	(55,367)	(9,129)
Net cash generated from financing activities	50,665,638	15,613,260
Net increase/ (decrease) in cash and cash equivalents	24,223,096	(2,160,080)
Cash and cash equivalents at 1 January	5,400,683	18,947,308
Cash and cash equivalents at 30 June	29,623,779	16,787,228
Cash flow from operating activities included:		
Interest received	22,801,212	17,176,621
Interest paid on deposits from banks and other financial institutions	(10,342,768)	(7,333,182)

Notes to the financial statements

(Expressed in United States dollars)

1 Interest income and interest expense

	Half-year ended 6/30/2024	Half-year ended 6/30/2023
(a) Interest income		
Interest income on financial instruments that are not measured at fair value through profit and loss		
- Listed investment securities	6,637,958	5,545,850
- Unlisted investment securities	-	-
- Other	18,179,355	12,345,350
	<u>24,817,313</u>	<u>17,891,200</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	(10,997,770)	(6,794,557)
- Long term borrowings repayable within 5 years	(8,852,038)	(4,734,555)
- Subordinated liabilities	-	(494,002)
- Other	(55,367)	(2,216,943)
	<u>(19,905,175)</u>	<u>(14,240,057)</u>

2 Fee and commission income and expenses

	Half-year ended 6/30/2024	Half-year ended 6/30/2023
(a) Fee and commission income		
- Arrangement and management fee	251,811	85,564
(b) Fee and commission expenses		
- Foreign exchange transaction fees	(24,464)	(23,698)
	<u>227,347</u>	<u>61,866</u>

3 Operating expenses

	Half-year ended 6/30/2024	Half-year ended 6/30/2023
Staff costs		
- Salaries and other benefits	989,774	782,388
- Operation lease charges in respect of accommodation provided to staff	261,301	203,249
- Contributions to Mandatory Provident Fund	10,964	9,160
	<u>1,262,039</u>	<u>994,797</u>
Premises and equipment expenses		
- Depreciation	65,020	87,606
- Rent and rates	163,331	160,977
	<u>228,351</u>	<u>248,583</u>
Auditor's remuneration	258,732	240,568
Others	446,548	336,221
	<u>705,280</u>	<u>576,789</u>
	<u>2,195,670</u>	<u>1,820,169</u>

4 Net release / (charge) of impairment allowances

	Half-year ended 6/30/2024	Half-year ended 6/30/2023
Loans and advances to customers	(373,897)	(170,322)
Other assets	14,993	(29,803)
Off-balance sheet credit exposures	18,023	-
	<u>(340,881)</u>	<u>(200,125)</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 06/30/2024		
	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	1,859,280	-	1,859,280
- transferred to income statement	(418,329)	-	(418,329)
	<u>1,440,951</u>	<u>-</u>	<u>1,440,951</u>

	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>

6 Loans and advances to banks and others financial institutions

	At 06/30/2024	At 12/31/2023
Placements with and advances to banks and other financial institutions		
Maturing		
- within one month	-	-
- after one month but within one year	33,982,163	28,986,153
- after one year	110,157,778	82,045,439
	<u>144,139,941</u>	<u>111,031,592</u>
Less: Allowance for credit and other losses		
- Stage 1	(145,121)	(92,342)
- Stage 2	-	-
- Stage 3	-	-
	<u>143,994,820</u>	<u>110,939,250</u>

As at 30 June 2024 there were no impaired, overdue or rescheduled loans and advances to banks and others financial institutions (31 December 2023 : Nil).

7 Loans and advances to customers

	At 06/30/2024	At 12/31/2023
Gross loans and advances to customers		
- within one month	8,000,000	-
- after one month but within one year	41,994,837	112,987,623
- after one year	367,988,112	195,749,155
	<u>417,982,949</u>	<u>308,736,778</u>
Less: Allowance for credit and other losses		
- Stage 1	(1,183,566)	(862,448)
- Stage 2	-	-
- Stage 3	-	-
	<u>416,799,383</u>	<u>307,874,330</u>

As at 30 June 2024 there were no impaired, overdue or rescheduled loans and advances to customers (31 December 2023 : Nil).

Notes to the financial statements

(Expressed in United States dollars)

8 Debt Investment securities

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
Debt investment securities measured at - fair value through other comprehensive income	282,018,212	302,488,668
- amortised cost	39,948,813	34,879,058
Less: Impairment allowance	(12,609)	(10,520)
	<u>321,954,416</u>	<u>337,357,206</u>

As at 30 June 2024 there were no impaired, overdue or rescheduled fair value through other comprehensive income and amortised cost (31 December 2023: Nil)

9 Taxation in the Statement of Financial Position

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
a. Current income tax in the balance sheet represents:		
Provision for Hong Kong Profits Tax for the period / the year	(1,134,240)	(668,983)
Provisional Profits Tax paid	916,366	918,366
Tax (payable) / recoverable	<u>(217,874)</u>	<u>247,383</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 2024	36,442	190,628	1,266,404	1,493,474
Recognised in profit or loss	-	-	-	-
Recognised in other comprehensive income	-	-	-	-
At 30 June 2024	<u>36,442</u>	<u>190,628</u>	<u>1,266,404</u>	<u>1,493,474</u>

	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
Recognised in profit or loss	18,093	32,337	-	50,430
Recognised in other comprehensive income	-	-	(1,111,691)	(1,111,691)
At 31 December 2023	<u>36,442</u>	<u>190,628</u>	<u>1,266,404</u>	<u>1,493,474</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
2024						
Cost:						
At 1 January 2024	396,036	520,225	92,202	1,008,463	3,381,925	4,390,388
Additions	99,500	66,069	18,600	184,169	735,018	919,187
Disposals	-	-	-	-	-	-
Termination of lease contracts	-	-	-	-	(79,027)	(79,027)
At 30 June 2024	495,536	586,294	110,802	1,192,632	4,037,916	5,230,548
Accumulated depreciation:						
At 1 January 2024	366,710	408,913	57,758	833,381	1,560,831	2,394,212
Charge for the period	28,601	28,101	8,318	65,020	452,750	517,770
Written back on disposals	-	-	-	-	-	-
Written back on termination of lease contracts	-	-	-	-	(79,027)	(79,027)
At 30 June 2024	395,311	437,014	66,076	898,401	1,934,554	2,832,955
Net book value:						
At 30 June 2024	100,225	149,280	44,726	294,231	2,103,362	2,397,593
2023						
Cost:						
At 1 January 2023	382,048	448,776	88,528	919,352	2,116,293	3,035,645
Additions	13,988	71,449	3,674	89,111	598,920	688,031
Lease modification	-	-	-	-	1,267,842	1,267,842
Disposals	-	-	-	-	(315,441)	(315,441)
Termination of lease contracts	-	-	-	-	(285,689)	(285,689)
At 31 December 2023	396,036	520,225	92,202	1,008,463	3,381,925	4,390,388
Accumulated depreciation:						
At 1 January 2023	239,521	379,309	41,514	660,344	1,158,749	1,819,093
Charge for the year	127,189	29,604	16,244	173,037	814,411	987,448
Written back on disposals	-	-	-	-	(126,640)	(126,640)
Written back on termination of lease contracts	-	-	-	-	(285,689)	(285,689)
At 31 December 2023	366,710	408,913	57,758	833,381	1,560,831	2,394,212
Net carrying amount:						
At 31 December 2023	29,326	111,312	34,444	175,082	1,821,094	1,996,176

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. (2023: 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 06/30/2024</u>	<u>At 12/31/2023</u>
Within one year	910,350	639,756
After one year but within five years	1,388,594	1,337,367
Lease liabilities (undiscounted)	2,298,944	1,977,123
Discount amount	(160,432)	(144,774)
Lease liabilities (discounted)	<u>2,138,512</u>	<u>1,832,349</u>

Movements of carrying amounts of lease liabilities

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
At 1 January	1,832,349	958,815
Additions	735,018	598,920
Lease modification	-	1,267,842
Accretion of interest	55,367	50,689
Payments	(484,222)	(855,116)
Termination of lease contracts	-	(188,801)
At 30 June 2024 / 31 December 2023	<u>2,138,512</u>	<u>1,832,349</u>
Current	<u>820,823</u>	<u>572,534</u>
Non-current	<u>1,317,689</u>	<u>1,259,815</u>

The weighted average incremental borrowing rate applied to the lease liabilities recognised at 30 June 2024 was 4.38% (2023 : 3.82%).

Amounts recognised in the statement of profit or loss

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
Depreciation expense of right-of-use assets	452,750	814,411
Interest expense on lease liabilities	55,367	50,689
Gain on termination of lease contracts	-	-
Total	<u>508,117</u>	<u>865,100</u>

11 Other assets

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
Accrued interest receivable	7,537,338	6,284,399
Others	617,789	719,197
Intangible assets	190,583	191,181
	<u>8,345,710</u>	<u>7,194,777</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 2024 and at 31 December 2023, 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 06/30/2024</u>	<u>At 12/31/2023</u>
Accrued interest payable	6,270,545	6,807,732
Others	708,872	739,629
Trade payable	-	-
	<u>6,979,417</u>	<u>7,547,361</u>

13 Subordinated liabilities

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
Borrowings from the ultimate holding company - Subordinated borrowings	<u>-</u>	<u>-</u>

14 Borrowings from the ultimate holding company

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
Borrowings from the ultimate holding company - short-term borrowings	245,998,652	185,000,000
- long-term borrowings	-	-
	<u>245,998,652</u>	<u>185,000,000</u>

At 30 June 2024 there was no outstanding long-term borrowings from the ultimate holding company. (2023 : there was no outstanding long-term borrowings from the ultimate holding company.)

At 30 June 2024 the short-term borrowings from the ultimate holding company bear interest at 3 month LIBOR or 3-month CME Term SOFR and a spread of 0% to 0.47% and are repayable in 2024. (2023 : the short-term borrowings from the ultimate holding company bear interest at 3 month LIBOR or 3-month CME Term SOFR and a spread of 0% to 0.65% and are repayable in 2024).

15 Share capital

	<u>At 06/30/2024</u>		<u>At 12/31/2023</u>	
	No. of shares	Amount	No. of shares	Amount
Ordinary shares, issued and fully paid:				
At 30 June 2024 / 31 December 2023	<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	46,465,424	(6,262,099)	40,203,325
Dividends approved in respect of the previous year			
-profit for the period	2,141,668	-	2,141,668
-change in fair value and impairment loss, net of deferred tax	-	1,440,951	1,440,951
Reclassification adjustments for gains and losses included in profit or loss :			
-gains on disposal	-	-	-
At 30 June 2024	<u>48,607,092</u>	<u>(4,821,148)</u>	<u>43,785,944</u>
At 1 January	43,176,910	(11,926,670)	31,250,240
Dividends approved in respect of the previous year			
-profit for the year	3,288,514	-	3,288,514
-change in fair value and impairment loss, net of deferred tax	-	5,664,571	5,664,571
Reclassification adjustments for gains and losses included in profit or loss :			
-gains on disposal	-	-	-
At 31 December 2023	<u>46,465,424</u>	<u>(6,262,099)</u>	<u>40,203,325</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 06/30/2024	At 12/31/2023
Loan commitments		
- with an original maturity of under one year	10,822,669	-
- with an original maturity of one year or above	<u>4,500,000</u>	<u>73,615,344</u>
	<u>15,322,669</u>	<u>73,615,344</u>
Credit risk weighted amount	<u>5,947,534</u>	<u>14,723,069</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 2024 and 31 December 2023, the movements in the impairment allowance for loan commitments are as follows:

	At 06/30/2024	At 12/31/2023
Balance as at 1 January	43,358	-
Net (release)/charge of impairment allowances	<u>(18,023)</u>	<u>43,358</u>
Balance as at period	<u>25,335</u>	<u>43,358</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 2024, the probability of default applied ranged from 0.03% to 0.43% (2023 : 0.03% to 0.43%) and the loss given default was estimated to be 71.10% (2023 : 71.10%).

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	Accrued interest payables (included in other liabilities)	Lease liabilities
2024			
At 1 January 2024	275,000,000	5,807,291	1,832,349
Changes from financing cash flows			
New Borrowings	110,998,652	-	-
Repayment	(50,000,000)	-	-
Interest paid	-	(9,848,792)	-
Disposal of lease liabilities	-	-	-
Interest portion of lease rentals paid	-	-	(55,367)
Principal portion of lease rentals paid	-	-	(428,855)
Other changes			
New lease	-	-	735,018
Finance costs on lease liabilities	-	-	55,367
Interest expenses	-	8,852,038	-
Reclassification	-	(3,000,379)	-
At 30 June 2024	<u>335,998,652</u>	<u>1,810,158</u>	<u>2,138,512</u>
2023			
At 1 January 2023	150,000,000	1,326,192	958,815
Changes from financing cash flows			
New Borrowings	175,000,000	-	-
Repayment	(50,000,000)	-	-
Interest paid	-	(7,167,236)	-
Disposal of lease liabilities	-	-	(188,801)
Interest portion of lease rentals paid	-	-	(50,689)
Principal portion of lease rentals paid	-	-	(804,427)
Other changes			
New lease	-	-	1,866,762
Finance costs on lease liabilities	-	-	50,689
Interest expenses	-	11,648,335	-
At 31 December 2023	<u>275,000,000</u>	<u>5,807,291</u>	<u>1,832,349</u>

Total cash outflow for leases

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

	At 06/30/2024	At 12/31/2023
With financing cash flows	<u>(484,222)</u>	<u>(855,116)</u>

Notes to the financial statements

(Expressed in United States dollars)

19 Derivatives

a. Notional amount of derivatives

	At 06/30/2024		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	-	-	-

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

b. Fair values and credit risk weighted amounts of derivatives

	At 06/30/2024		
	Fair value Assets	Fair value Liabilities	Credit risk weighted amount
Interest rate swaps	-	-	-

	At 12/31/2023		
	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 06/30/2024		At 12/31/2023	
	Assets	Liabilities	Assets	Liabilities
Interest rate contracts	-	-	-	-

d. Remaining life of derivatives

	At 06/30/2024			
	Total	1 year or less	Over 1 year to 5 years	Over 5 years
Interest rate derivatives	-	-	-	-

	At 12/31/2023			
	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 06/30/2024 By amount	At 06/30/2024 By % of total advances	At 12/31/2023 By amount	At 12/31/2023 By % of 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>
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e Rescheduled advances to banks and other financial institution

<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
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f Total impaired loans

<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
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g Individual impairment allowances / Expected credit losses at stage 3 made on overdue loans and advances

<u>-</u>	<u>-</u>
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As at 30 June 2024 and 31 December 2023 there were no overdue advances to banks and other financial institutions.

Unaudited supplementary information

(Expressed in United States dollars)

2 Repossessed assets

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
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 2024	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	59,864,542	-	-	52,606,551	-	112,471,093
Offshore centres	31,475,717	-	-	109,472,126	-	140,947,843
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-	-
Developing Africa and Middle East	82,671,768	-	-	16,658,708	-	99,330,476
Developing Asia-Pacific	74,863,688	-	-	506,669,956	-	581,533,644
of which : China	2,769,380	-	-	19,751,477	-	22,520,857
Korea	36,884,717	-	-	420,825,936	-	457,710,653
Total	248,875,715	-	-	685,407,341	-	934,283,056

As at 31 December 2023	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	29,186,896	-	-	26,429,019	-	55,615,915
Offshore centres	8,365,870	-	-	118,474,305	-	126,840,175
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-	-
Developing Africa and Middle East	87,545,721	-	-	21,468,663	-	109,014,384
Developing Asia-Pacific	83,623,398	-	-	407,228,408	-	490,851,806
of which : China	2,748,590	-	-	19,638,242	-	22,386,832
Korea	50,628,087	-	-	361,184,675	-	411,812,762
Total	208,721,885	-	-	573,600,395	-	782,322,280

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 2024 and 31 December 2023 were compiled 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 06/30/2024</u>	<u>At 12/31/2023</u>
Capital ratio:		
Common Equity Tier 1 ("CET1") Capital Ratio	20.38%	23.41%
Tier 1 Capital Ratio	20.38%	23.41%
Total Capital Ratio	<u>20.85%</u>	<u>23.82%</u>

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

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
CET1 Capital:		
CET1 Capital instruments	130,000,000	130,000,000
Retained earnings	48,607,093	46,465,425
Disclosed reserves	<u>(6,217,136)</u>	<u>(7,675,170)</u>
CET1 Capital before deductions	172,389,957	168,790,255

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 06/30/2024</u>	<u>At 12/31/2023</u>
Regulatory deductions to CET1 capital:		
Regulatory reserve for general banking risks	(2,391,018)	(1,822,601)
Net deferred tax assets	<u>(227,071)</u>	<u>(227,071)</u>
Total CET1 Capital	169,771,868	166,740,583
Additional Tier 1 ("AT1") Capital	-	-
Total Tier 1 ("T1") Capital	<u>169,771,868</u>	<u>166,740,583</u>
Tier 2 ("T2") Capital		
Qualifying Tier 2 capital instruments plus any related share premium	-	-
Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<u>3,887,233</u>	<u>2,977,935</u>
Total T2 Capital	<u>3,887,233</u>	<u>2,977,935</u>
Total Capital	<u><u>173,659,101</u></u>	<u><u>169,718,518</u></u>

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 2024' 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 06/30/2024</u>	<u>At 12/31/2023</u>
Leverage ratio	<u>18.20%</u>	<u>21.08%</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 2024' 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 06/30/2024</u>	<u>At 12/31/2023</u>
Countercyclical Capital Buffer Ratio	<u>0.721%</u>	<u>0.095%</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 2024' 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 2024 and 2.5% for 2023.

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
Capital Conservation Buffer Ratio	<u>2.500%</u>	<u>2.500%</u>

8 Liquidity maintenance ratio ("LMR")

	<u>At 06/30/2024</u>	<u>At 12/31/2023</u>
Average LMR for the period	<u>345.15%</u>	<u>420.51%</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.

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 the Company's website accessible through the 'Regulatory Disclosures_ June 2024' 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 06/30/2024				
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	-	-	-	-
- Wholesale and retail trade	-	46,366	-	-
Loans for use in Hong Kong	-	46,366	-	-
Loans for use outside Hong Kong	-	1,137,200	-	-
Gross advances to customers	-	1,183,566	-	-

At 12/31/2023				
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)	
Loans for use in Hong Kong				
<u>Industrial, commercial and financial:</u>				
- Investment companies	-	-	-	-
- Wholesales and retail trade	-	46,376	-	-
Loans for use in Hong Kong	-	46,376	-	-
Loans for use outside Hong Kong	-	816,072	-	-
Gross advances to customers	-	862,448	-	-

(b) By geographical areas

At 06/30/2024			
Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)	
-Korea	267,115,365	(691,018)	-
-Developing Asia Pacific	100,647,591	(303,388)	-
-Developing Latin America and Caribbean	-	-	-
-Developing Africa and Middle East	2,000,000	(467)	-
-Offshore centres	48,219,993	(188,693)	-
	417,982,949	(1,183,566)	-
At 12/31/2023			
Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)	
-Korea	222,920,173	(644,238)	-
-Developing Asia Pacific	17,084,183	(21,137)	-
-Developing Latin America and Caribbean	-	-	-
-Developing Africa and Middle East	9,000,000	(5,504)	-
-Offshore centres	59,732,422	(191,569)	-
	308,736,778	(862,448)	-

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:

	<u>At 06/30/2024</u>		
	Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	<u>144,139,941</u>	-	<u>145,121</u>
	<u>At 12/31/2023</u>		
	Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	<u>111,031,592</u>	-	<u>92,342</u>

(b) By geographical areas

	<u>At 06/30/2024</u>	
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)
-Korea	9,998,937	(2,386)
-Developing Asia Pacific	24,916,259	(34,669)
-Developed Countries	19,987,470	(4,665)
-Developing Latin America and Caribbean	-	-
-Developing Africa and Middle East	62,902,088	(54,194)
-Offshore centres	26,335,187	(49,207)
	<u>144,139,941</u>	<u>(145,121)</u>
	<u>At 12/31/2023</u>	
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)
-Korea	9,997,544	(2,317)
-Developing Asia Pacific	14,949,088	(20,846)
-Developed Countries	9,982,447	(2,342)
-Developing Latin America and Caribbean	-	-
-Developing Africa and Middle East	67,861,580	(55,263)
-Offshore centres	8,240,933	(11,574)
	<u>111,031,592</u>	<u>(92,342)</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 06/30/2024		
	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	38,937	-	38,937
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	8,606	-	8,606
Total	47,543	-	47,543
Total assets after provision	926,969		
On-balance sheet exposures as percentage of total assets	5.13%		

Unaudited supplementary information

(Expressed in United States dollars)

11 Non-bank Mainland China exposure (continued)

(Expressed in United States dollars)

Types of Counterparties	At 12/31/2023		
	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	32,408	16,615	49,023
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	8,478	-	8,478
Total	40,886	16,615	57,501
Total assets after provision	<u>773,975</u>		
On-balance sheet exposures as percentage of total assets	<u>5.28%</u>		

Unaudited supplementary information

(Expressed in United States dollars)

12 Foreign currency exposures

(Expressed in millions of Hong Kong dollars)

	At 06/30/2024			
	USD	EUR	CNY	Total
Spot assets	6,879	363	-	7,242
Spot liabilities	(6,887)	(361)	-	(7,248)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	<u>(8)</u>	<u>2</u>	<u>-</u>	<u>(6)</u>
Net structural position	<u>4</u>	<u>-</u>	<u>-</u>	<u>4</u>

	At 12/31/2023			
	USD	EUR	CNY	Total
Spot assets	6,052	-	-	6,052
Spot liabilities	(6,057)	-	-	(6,057)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	<u>(5)</u>	<u>-</u>	<u>-</u>	<u>(5)</u>
Net structural position	<u>1</u>	<u>-</u>	<u>-</u>	<u>1</u>

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 2024' 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 2024 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 2024 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 2023 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 2023 年報披露者大致相同，並無重大改變。

詮釋聲明

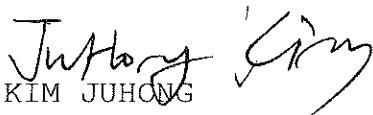
在這期間並沒有特別的事情發生，本公司需要特別提及或解釋。

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行政總裁審核通過。


KIM JUHONG
行政總裁/董事
香港

損益表

未經審核
(以美元列示)

	附註	截至於2024年 6月30日止 6個月	截至於2023年 6月30日止 6個月
利息收入	1(a)	24,817,313	17,891,200
利息支出	1(b)	(19,905,175)	(14,240,057)
利息收入淨額		4,912,138	3,651,143
手續費及佣金收入	2(a)	251,811	85,564
手續費及佣金支出	2(b)	(24,464)	(23,698)
手續費及佣金收入淨額		227,347	61,866
外匯收益虧損淨額		(11,803)	(2,549)
其他收入		1,395	3,186
		(10,408)	637
營業收入		5,129,077	3,713,646
營業支出	3	(2,195,670)	(1,820,169)
營業利潤		2,933,407	1,893,477
減值準備淨額	4	(340,881)	(200,125)
出售貸款和墊款淨收益		14,400	-
稅前利潤		2,606,926	1,693,352
所得稅		(465,258)	(291,371)
本期間利潤		2,141,668	1,401,981

其他綜合損益表

未經審核
(以美元列示)

	截至於2024年 6月30日止 6個月	截至於2023年 6月30日止 6個月
	附註	
本期間利潤	2,141,668	1,401,981
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項目：		
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 <u>1,440,951</u>	<u>1,989,993</u>
本期間其他綜合收益總額	<u>3,582,619</u>	<u>3,391,974</u>

財務狀況表

未經審核
(以美元列示)

	附註	於2024年6月30日	於2023年12月31日
資產			
現金及在銀行同業及其他金融機構的結餘		29,623,779	5,400,683
銀行同業及其他金融機構的貸款及墊款	6	143,994,820	110,939,250
客戶貸款及墊款	7	416,799,383	307,874,330
債務投資證券	8	321,954,416	337,357,206
可追討稅款	9(a)	-	247,383
遞延所得稅資產	9(b)	1,493,474	1,493,474
不動產、設備和使用權資產	10(a)	2,397,593	1,996,176
其他資產	11	8,345,710	7,194,777
資產合計		924,609,175	772,503,279
負債			
銀行同業及其他金融機構的存款及結餘		60,000,000	104,772,933
已發行的存款證		345,488,776	213,147,311
應交稅費	9(a)	217,874	-
其他負債	12	6,979,417	7,547,361
最終控股公司的借款	14	245,998,652	185,000,000
其他金融機構的借款		90,000,000	90,000,000
次級負債	13	-	-
租賃負債	10(b)	2,138,512	1,832,349
負債總額		750,823,231	602,299,954
所有者權益			
股本	15	130,000,000	130,000,000
儲備	16	43,785,944	40,203,325
所有者權益合計		173,785,944	170,203,325
負債及所有者權益總額		924,609,175	772,503,279

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	-	3,288,514	-	3,288,514
其他綜合收益	-	-	5,664,571	5,664,571
綜合收益總額	-	3,288,514	5,664,571	8,953,085
以往年度宣派及於年內支付的股息	-	-	-	-
於2023年12月31日的結餘及於2024年1月1日的結餘	130,000,000	46,465,424	(6,262,099)	170,203,325
於2024年權益變動:				
本期間利潤	-	2,141,668	-	2,141,668
其他綜合收益	5	-	1,440,951	1,440,951
綜合收益總額	-	2,141,668	1,440,951	3,582,619
以往年度宣派及於期內支付的股息	-	-	-	-
於2024年6月30日的結餘	130,000,000	48,607,092	(4,821,148)	173,785,944

* 截至2024年6月30日 本公司已從未分配利潤中撥出2,391,018美元(2023年: 1,822,601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2024年 6月30日止 6個月	截至於2023年 6月30日止 6個月
經營活動產生的現金流量		
稅前利潤	2,606,926	1,693,352
調整項目：		
租賃負債利息支出	55,367	9,129
借款利息支出	8,852,038	4,247,059
次級負債利息支出	-	494,002
貸款及放款的減值損失扣除淨額	373,897	170,322
債券投資證券的減值損失(回撥)/扣除淨額	(14,993)	29,803
貸款承諾的減值損失回撥淨額	(18,023)	-
折舊	518,560	487,845
處置貸款及放款的利得淨額	(14,400)	-
營運資金變動前經營現金流量	12,359,372	7,131,512
經營資產(增加)/減少：		
客戶貸款及墊款	(33,106,025)	3,837,829
銀行同業及其他金融機構的貸款及墊款	(109,234,095)	4,969,104
債務投資證券	16,858,735	9,487,184
其他資產	(1,151,723)	(626,276)
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	(44,772,933)	(85,441,611)
已發行的存款證	132,341,465	33,916,690
其他負債	446,831	8,960,141
經營活動使用的現金淨額	(26,258,373)	(17,765,427)
已付香港利得稅	-	-
經營活動使用的現金流量淨額	(26,258,373)	(17,765,427)

現金流量表(續)

未經審核
(以美元列示)

	截至於2024年 6月30日止 6個月	截至於2023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	(184,169)	(7,913)
投資活動使用的現金流量淨額	(184,169)	(7,913)
融資活動		
新增借款	110,998,652	20,000,000
借款償還	(50,000,000)	-
已付次級負債利息	-	(492,634)
已付借款利息	(9,848,792)	(3,480,760)
已付租賃租金的本金部分	(428,855)	(404,217)
已付租賃租金的利息部分	(55,367)	(9,129)
融資活動產生的現金淨額	50,665,638	15,613,260
現金和現金等價物增加/(減少)淨額	24,223,096	(2,160,080)
於1月1日的現金和現金等價物	5,400,683	18,947,308
於6月30日的現金和現金等價物	29,623,779	16,787,228
經營活動產生的現金流量包含：		
已收利息	22,801,212	17,176,621
已付銀行同業及其他金融機構的存款利息	(10,342,768)	(7,333,182)

財務報表附註

(以美元列示)

1 利息收入及利息支出

	截至於2024年 6月30日止 6個月	截至於2023年 6月30日止 6個月
(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	6,637,958	5,545,850
- 非上市投資證券	-	-
- 其他	18,179,355	12,345,350
	<u>24,817,313</u>	<u>17,891,200</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	(10,997,770)	(6,794,557)
- 於5年內償還的長期借款	(8,852,038)	(4,734,555)
- 次級負債	-	(494,002)
- 其他	(55,367)	(2,216,943)
	<u>(19,905,175)</u>	<u>(14,240,057)</u>

2 費用及佣金收支

	截至於2024年 6月30日止 6個月	截至於2023年 6月30日止 6個月
(a) 費用及佣金收入		
- 安排及管理費	251,811	85,564
(b) 費用及佣金支出		
- 外匯交易費用	(24,464)	(23,698)
	<u>227,347</u>	<u>61,866</u>

3 經營支出

	截至於2024年 6月30日止 6個月	截至於2023年 6月30日止 6個月
員工成本		
- 薪金及其他福利	989,774	782,388
- 向員工提供住宿地方的經營租賃	261,301	203,249
- 強制性公積金供款	10,964	9,160
	<u>1,262,039</u>	<u>994,797</u>
樓宇及設備支出		
- 折舊	65,020	87,606
- 租金及差餉	163,331	160,977
	<u>228,351</u>	<u>248,583</u>
核數師酬金	258,732	240,568
其他	446,548	336,221
	<u>705,280</u>	<u>576,789</u>
	<u>2,195,670</u>	<u>1,820,169</u>

4 信貸及其他虧損減值準備撥回/(扣除)淨額

	截至於2024年 6月30日止 6個月	截至於2023年 6月30日止 6個月
客戶貸款及墊款	(373,897)	(170,322)
其他資產	14,993	(29,803)
資產負債表外的信用風險	18,023	-
	<u>(340,881)</u>	<u>(200,125)</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2024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			
- 計入權益之公允價值變動	1,859,280	-	1,859,280
- 轉撥至損益表	(418,329)	-	(418,329)
	<u>1,440,951</u>	<u>-</u>	<u>1,440,951</u>

	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			
- 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>-</u>	<u>1,989,993</u>

6 銀行及其他金融機構貸款及墊款

	於2024年6月30日	於2023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	33,982,163	28,986,153
- 1年後	110,157,778	82,045,439
	<u>144,139,941</u>	<u>111,031,592</u>
減：信貸及其他虧損撥備		
- 第一階段	(145,121)	(92,342)
- 第二階段	-	-
- 第三階段	-	-
	<u>143,994,820</u>	<u>110,939,250</u>

於2024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（2023年12月31日：無）。

7 客戶貸款及墊款

	於2024年6月30日	於2023年12月31日
客戶貸款及墊款		
- 1個月內	8,000,000	-
- 1個月至1年內	41,994,837	112,987,623
- 1年後	367,988,112	195,749,155
	<u>417,982,949</u>	<u>308,736,778</u>
減：信貸及其他虧損撥備		
- 第一階段	(1,183,566)	(862,448)
- 第二階段	-	-
- 第三階段	-	-
	<u>416,799,383</u>	<u>307,874,330</u>

於2024年6月30日，並無減值、逾期或經重組的客戶貸款及墊款（2023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2024年6月30日	於2023年12月31日
按以下方法計量的債務投資證券:		
- 以公平價值計入其他全面收益	282,018,212	302,488,668
- 以攤餘成本計量	39,948,813	34,879,058
減: 減值準備	(12,609)	(10,520)
	<u>321,954,416</u>	<u>337,357,206</u>

於2024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(2023年12月31日:無)。

9 財務狀況表所示的稅項

	於2024年6月30日	於2023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	(1,134,240)	(668,983)
已付暫繳利得稅	916,366	916,366
(應付稅款) / 可退稅款	<u>(217,874)</u>	<u>247,383</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:

	加速稅項折舊	減值準備	以公允價值計量 且其變動計入其 他綜合收益的債 務投資證券的公 允價值調整	總額
於2024年1月1日	36,442	190,628	1,266,404	1,493,474
計入損益	-	-	-	-
計入其他綜合收益	-	-	-	-
於2024年6月30日	<u>36,442</u>	<u>190,628</u>	<u>1,266,404</u>	<u>1,493,474</u>
			以公允價值計量 且其變動計入其 他綜合收益的債 務投資證券的公 允價值調整	總額
於2023年1月1日	18,349	158,291	2,378,095	2,554,735
計入損益	18,093	32,337	-	50,430
計入其他綜合收益	-	-	(1,111,691)	(1,111,691)
於2023年12月31日	<u>36,442</u>	<u>190,628</u>	<u>1,266,404</u>	<u>1,493,474</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
成本:						
於2024年1月1日	396,036	520,225	92,202	1,008,463	3,381,925	4,390,388
增加	99,500	66,069	18,600	184,169	735,018	919,187
處置	-	-	-	-	-	-
終止租賃合約	-	-	-	-	(79,027)	(79,027)
於2024年6月30日	495,536	586,294	110,802	1,192,632	4,037,916	5,230,548
累計折舊:						
於2024年1月1日	366,710	408,913	57,758	833,381	1,560,831	2,394,212
本期間費用	28,601	28,101	8,318	65,020	452,750	517,770
處置轉回	-	-	-	-	-	-
終止租賃合約轉回	-	-	-	-	(79,027)	(79,027)
於2024年6月30日	395,311	437,014	66,076	898,401	1,934,554	2,832,955
帳面淨值:						
於2024年6月30日	100,225	149,280	44,726	294,231	2,103,362	2,397,593
成本:						
於2023年1月1日	382,048	448,776	88,528	919,352	2,116,293	3,035,645
增加	13,988	71,449	3,674	89,111	598,920	688,031
租賃變更	-	-	-	-	1,267,842	1,267,842
處置	-	-	-	-	(315,441)	(315,441)
終止租賃合約	-	-	-	-	(285,689)	(285,689)
於2023年12月31日	396,036	520,225	92,202	1,008,463	3,381,925	4,390,388
累計折舊:						
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	127,189	29,604	16,244	173,037	814,411	987,448
處置轉回	-	-	-	-	(126,640)	(126,640)
終止租賃合約轉回	-	-	-	-	(285,689)	(285,689)
於2023年12月31日	366,710	408,913	57,758	833,381	1,560,831	2,394,212
帳面淨值:						
於2023年12月31日	29,326	111,312	34,444	175,082	1,821,094	1,996,176

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。(2023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2024年6月30日	於2023年12月31日
一年內	910,350	639,766
一至五年	1,388,594	1,337,367
租賃負債(無折扣)	2,298,944	1,977,123
折扣金額	(160,432)	(144,774)
租賃負債(已折扣)	2,138,512	1,832,349

租賃負債的帳面變動

	於2024年6月30日	於2023年12月31日
於1月1日	1,832,349	958,815
增加	735,018	598,920
租賃變更	-	1,267,842
利息增加	55,367	50,689
付款額	(484,222)	(855,116)
終止租賃合約	-	(188,801)
於2024年6月30日 / 於2023年12月31日	2,138,512	1,832,349
流動	820,823	572,534
非流動	1,317,689	1,259,815

截至2024年6月30日，計量租賃負債的加權平均增量借款利率為4.38% (2023: 3.82%)

計入損益表金額

	於2024年6月30日	於2023年12月31日
使用權資產的折舊費用	452,750	814,411
租賃負債的利息支出	55,367	50,689
終止租賃合同收益	-	-
合計	508,117	865,100

11 其他資產

	於2024年6月30日	於2023年12月31日
應收應計利息	7,537,338	6,284,399
其他	617,789	719,197
無形資產	190,583	191,181
	8,345,710	7,194,777

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2024年6月30日及2023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2024年6月30日	於2023年12月31日
應付應計利息	6,270,545	6,807,732
其他應付款	708,872	739,629
應付帳款	-	-
	<u>6,979,417</u>	<u>7,547,361</u>

13 次級負債

	於2024年6月30日	於2023年12月31日
最終控股公司的借款 - 次級負債	-	-

14 最終控股公司的借款

	於2024年6月30日	於2023年12月31日
最終控股公司的借款 - 短期借款	245,998,652	185,000,000
- 長期借款	-	-
	<u>245,998,652</u>	<u>185,000,000</u>

於2024年6月30日並無未償還最終控股公司的長期借款。(2023年12月31日，並無未償還最終控股公司的長期借款。)

於2024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借利率或三個月芝加哥商品交易所期限擔保隔夜融資利率加介乎0%至0.47%的息差計息，並須於2024年償還。
(2023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借利率或三個月芝加哥商品交易所期限擔保隔夜融資利率加介乎0%至0.65%的息差計息，並須於2024年償還。)

15 股本

	於2024年6月30日		於2023年12月31日	
	股數	金額	股數	金額
已發行及繳足普通股：				
於2024年6月30日及2023年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	公允價值 儲備	合計
2024年1月1日	46,465,424	(6,262,099)	40,203,325
以往年度核准的股息			
-本期間利潤	2,141,668	-	2,141,668
-公允價值變動及減值損失(已扣除遞延所得稅)	-	1,440,951	1,440,951
計入損益的利得和損失重分類調整：			
-處置利得	-	-	-
2024年6月30日	<u>48,607,092</u>	<u>(4,821,148)</u>	<u>43,785,944</u>
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	3,288,514	-	3,288,514
-公允價值變動及減值損失(已扣除遞延所得稅)	-	5,664,571	5,664,571
計入損益的利得和損失重分類調整：			
-處置利得	-	-	-
2023年12月31日	<u>46,465,424</u>	<u>(6,262,099)</u>	<u>40,203,325</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2024年6月30日	於2023年12月31日
貸款承諾		
- 初始期限一年以下	10,822,669	-
- 初始期限一年及以上	4,500,000	73,615,344
	<u>15,322,669</u>	<u>73,615,344</u>
信用風險加權數額	<u>5,947,534</u>	<u>14,723,069</u>

或有負債及承諾是指與信用相關的工具有關，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2024年6月30日及2023年12月31日止年度，貸款承諾減值準備的變動如下：

	於2024年6月30日	於2023年12月31日
1月1日餘額	43,358	-
減值準備(撥回)/扣除淨額	(18,023)	43,358
本期餘額	<u>25,335</u>	<u>43,358</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2024年6月30日，採用的違約概率範圍為0.03%至0.43% (2023: 0.03% to 0.43%)，違約損失率估計為71.10% (2023: 71.10%)。

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

2024	借款	應付應計利息 (計入其他負債)	租賃負債
2024年1月1日	275,000,000	5,807,291	1,832,349
籌資現金流量產生的變動			
新增借款	110,998,652	-	-
還款	(50,000,000)	-	-
已付利息	-	(9,848,792)	-
租賃負債的處置	-	-	-
已付租賃租金的利息部份	-	-	(55,367)
已付租賃租金的本金部份	-	-	(428,855)
其他變動			
新租賃	-	-	735,018
租賃負債的融資成本	-	-	55,367
利息支出	-	8,852,038	-
重分類	-	(3,000,379)	-
2024年6月30日	<u>335,998,652</u>	<u>1,810,158</u>	<u>2,138,512</u>
2023			
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	175,000,000	-	-
還款	(50,000,000)	-	-
已付利息	-	(7,167,236)	-
租賃負債的處置	-	-	(188,801)
已付租賃租金的利息部份	-	-	(50,689)
已付租賃租金的本金部份	-	-	(804,427)
其他變動			
新租賃	-	-	1,866,762
租賃負債的融資成本	-	-	50,689
利息支出	-	11,648,335	-
2023年12月31日	<u>275,000,000</u>	<u>5,807,291</u>	<u>1,832,349</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2024年6月30日	於2023年12月31日
籌資現金流量內	<u>(484,222)</u>	<u>(855,116)</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2024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2023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2024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2023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2024年6月30日		於2023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2024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2023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2024年6月30日 金額	於2024年6月30日 佔總貸款比率	於2023年12月31日 金額	於2023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

-	-	-	-
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e 經重組銀行同業及其他金融機構貸款

-	-	-	-
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f 不良資產總計

-	-	-	-
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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

-		-	
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於2024年6月30日及2023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2024年6月30日 於2023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2024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	59,864,542	-	-	52,606,551	-	112,471,093
離岸中心	31,475,717	-	-	109,472,126	-	140,947,843
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	82,671,768	-	-	16,658,708	-	99,330,476
發展中的亞太區	74,863,688	-	-	506,669,956	-	581,533,644
其中：中國	2,769,380	-	-	19,751,477	-	22,520,857
韓國	36,884,717	-	-	420,825,936	-	457,710,653
總額	248,875,715	-	-	685,407,341	-	934,283,056

於2023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	29,186,896	-	-	26,429,019	-	55,615,915
離岸中心	8,365,870	-	-	118,474,305	-	126,840,175
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	87,545,721	-	-	21,468,663	-	109,014,384
發展中的亞太區	83,623,398	-	-	407,228,408	-	490,851,806
其中：中國	2,748,590	-	-	19,638,242	-	22,386,832
韓國	50,628,087	-	-	361,184,675	-	411,812,762
總額	208,721,885	-	-	573,600,395	-	782,322,280

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2024年6月30日及2023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2024年6月30日	於2023年12月31日
資本充足率:		
核心一級資本充足率	20.38%	23.41%
一級資本充足率	20.38%	23.41%
總資本充足率	<u>20.85%</u>	<u>23.82%</u>

減去扣除項前後的總資本的組成部分如下：

	於2024年6月30日	於2023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	48,607,093	46,465,425
已披露儲備	<u>(6,217,136)</u>	<u>(7,675,170)</u>
核心一級資本 (未減去扣除項)	172,389,957	168,790,255

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2024年6月30日	於2023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	(2,391,018)	(1,822,601)
遞延稅項資產淨額	(227,071)	(227,071)
核心一級資本總額	169,771,868	166,740,583
其他一級資本	-	-
一級資本總額	169,771,868	166,740,583
二級資本		
合資格的二級資本工具加相關的股份溢價	-	-
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	3,887,233	2,977,935
二級資本總額	3,887,233	2,977,935
資本總額	173,659,101	169,718,518

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_2024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

	<u>於2024年6月30日</u>	<u>於2023年12月31日</u>
槓桿比率	<u>18.20%</u>	<u>21.08%</u>

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_2024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

	<u>於2024年6月30日</u>	<u>於2023年12月31日</u>
逆周期緩衝資本比率	<u>0.721%</u>	<u>0.095%</u>

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_2024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 2024 年及 2023 年之緩衝水平的防護緩衝資本比率均為 2.5%。

	於2024年6月30日	於2023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2024年6月30日	於2023年12月31日
期內平均流動性維持比率	345.15%	420.51%

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。

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_2024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2024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	-	46,366	-
在香港使用的貸款	14,000,000	-	46,366	-
在香港以外地區使用的貸款	403,982,949	-	1,137,200	-
客戶貸款總額	417,982,949	-	1,183,566	-

	於2023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	14,000,000	-	46,376	-
在香港使用的貸款及墊款	14,000,000	-	46,376	-
在香港以外地區使用的貸款及墊款	294,736,778	-	816,072	-
客戶貸款及墊款總額	308,736,778	-	862,448	-

(b) 按地區分類

	於2024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	267,115,365	(691,018)	-
- 發展中的亞太區	100,647,591	(303,388)	-
- 發展中的拉丁美洲和加勒比	-	-	-
- 發展中的非洲和中東地區	2,000,000	(467)	-
- 離岸中心	48,219,993	(188,693)	-
	417,982,949	(1,183,566)	-
	於2023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	222,920,173	(644,238)	-
- 發展中的亞太區	17,084,183	(21,137)	-
- 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	59,732,422	(191,569)	-
	308,736,778	(862,448)	-

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2024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	144,139,941	-	145,121

	於2023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	111,031,592	-	92,342

(b) 按地區分類

	於2024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	9,998,937	(2,386)
- 發展中的亞太區	24,916,259	(34,669)
- 發達國家	19,987,470	(4,665)
- 發展中的拉丁美洲和加勒比	-	-
- 發展中的非洲和中東地區	62,902,088	(54,194)
- 離岸中心	26,335,187	(49,207)
	144,139,941	(145,121)

	於2023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	9,997,544	(2,317)
- 發展中的亞太區	14,949,088	(20,846)
- 發達國家	9,982,447	(2,342)
- 發展中的拉丁美洲和加勒比	-	-
- 發展中的非洲和中東地區	67,861,580	(55,263)
- 離岸中心	8,240,933	(11,574)
	111,031,592	(92,342)

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2024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	38,937	-	38,937
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	8,606	-	8,606
總額	<u>47,543</u>	<u>-</u>	<u>47,543</u>
提取準備后的資產總值	<u>926,969</u>		
資產負債表內貸款佔資產總值百分比	<u>5.13%</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2023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	32,408	16,615	49,023
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	8,478	-	8,478
總額	<u>40,886</u>	<u>16,615</u>	<u>57,501</u>
提取準備后的資產總值	<u>773,975</u>		
資產負債表內貸款佔資產總值百分比	<u>5.28%</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2024年6月30日			
	美元	歐元	人民幣	合計
現貨資產	6,879	363	-	7,242
現貨負債	(6,887)	(361)	-	(7,248)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/ (短) 盤淨額	<u>(8)</u>	<u>2</u>	<u>-</u>	<u>(6)</u>
結構性倉盤淨額	<u>4</u>	<u>-</u>	<u>-</u>	<u>4</u>

	於2023年12月31日			
	美元	歐元	人民幣	合計
現貨資產	6,052	-	-	6,052
現貨負債	(6,057)	-	-	(6,057)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/ (短) 盤淨額	<u>(5)</u>	<u>-</u>	<u>-</u>	<u>(5)</u>
結構性倉盤淨額	<u>1</u>	<u>-</u>	<u>-</u>	<u>1</u>

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_2024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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