KEXIM ASIA LIMITED

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

Interim Report 2026
2026 中期報告

June 2026

KEXIM ASIA LIMITED

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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 2026 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 2026 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 2025 and have been properly prepared in Compliance with the Hong Kong Companies Ordinance. The Company has not early adopted any standard, interpretation or amendment that has been issued but is not yet effective.

Remuneration of Directors, Senior Management and Key Personnel

There have been no material changes to the information disclosed in the Annual Report 2025 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.

CHUNG KYUNG BIN
Chief Executive / Director
Hong Kong

03 SEP 2026

KEXIM ASIA LIMITED

Statement of Profit or Loss

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 30/6/2026	Half-year ended 30/6/2025
Interest income	**1(a)**	25,860,849	26,160,864
Interest expense	**1(b)**	(18,440,692)	(20,055,825)
Net interest income		**7,420,157**	**6,105,039**
Fees and commission income	**2(a)**	37,049	52,048
Fees and commission expense	**2(b)**	(26,781)	(29,747)
Net fee and commission income		**10,268**	**22,301**
Net gain on sale of debt securities at fair value through other comprehensive income		18,461	1,222,820
Net gain/(losses) from financial assets held at fair value through profit or loss	**3**	-	-
Net (loss)/gain on foreign exchange		(19,518)	115,906
Other income		4,228	14,850
		3,171	**1,353,576**
Operating income		**7,433,596**	**7,480,916**
Operating expenses	**4**	(2,242,378)	(2,285,143)
Operating Profit		**5,191,218**	**5,195,773**
Net charge of impairment allowances	**5**	(535,751)	(275,709)
Net gain on disposal of loans & advances		-	7,702
Profit Before Tax		**4,655,467**	**4,927,766**
Income tax		(835,512)	(837,554)
Profit for the period		**3,819,955**	**4,090,212**

KEXIM ASIA LIMITED

Statement of Other Comprehensive Income

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 30/6/2026	Half-year ended 30/6/2025
Profit for the period		3,819,955	4,090,212
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 ('FVOCI'): net movement in fair value reserves	6	199,504	2,130,993
Total comprehensive income for the period		4,019,459	6,221,205

KEXIM ASIA LIMITED

Statement of Financial Position

unaudited

(Expressed in United States dollars)

ASSETS	Note	At 06/30/2026	At 12/31/2025
Cash and balances with banks and other financial institutions		46,602,404	31,989,351
Financial assets at fair value through profit or loss	7	1,100,000	-
Loans and advances to banks and other financial institutions	8	216,867,479	230,353,355
Loans and advances to customers	9	536,214,288	535,493,504
Debt investment securities	10	260,185,589	270,158,819
Deferred tax assets	11(b)	434,841	434,841
Property and equipment and right of use assets	12	1,377,287	1,579,492
Other assets	13	7,648,012	9,526,176
TOTAL ASSETS		1,070,429,900	1,079,535,538
LIABILITIES			
Deposits and balances from banks and other financial institutions		140,100,349	90,140,001
Certificate of deposits issued		157,583,753	255,660,918
Tax payable	11(a)	1,641,787	806,275
Other liabilities	14	7,586,064	7,454,460
Borrowings from the ultimate holding company	15	188,261,922	153,793,460
Borrowings from other financial institutions		379,880,692	379,701,806
Lease liabilites	12	1,324,395	1,484,447
Total liabilities		876,378,962	889,041,367
Equity			
Share capital	16	130,000,000	130,000,000
Reserves	17	64,050,938	60,494,171
Total equity		194,050,938	190,494,171
TOTAL LIABILITIES AND EQUITY		1,070,429,900	1,079,535,538

KEXIM ASIA LIMITED

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 2025		130,000,000	51,591,069	(2,909,445)	178,681,624
Profit for the year		-	9,253,834	-	9,253,834
Other comprehensive income		-	-	2,814,995	2,814,995
Total comprehensive income		-	9,253,834	2,814,995	12,068,829
Dividends declared in respect of prior year and paid during the year		-	(256,282)	-	(256,282)
Balance at 31 December 2025 and 1 January 2026		130,000,000	60,588,621	(94,450)	190,494,171
Profit for the period		-	3,819,955	-	3,819,955
Other comprehensive income	6	-	-	199,504	199,504
Total comprehensive income		-	3,819,955	199,504	4,019,459
Dividends declared in respect of prior year and paid during the period		-	(462,692)	-	(462,692)
Balance at 30 June 2026		130,000,000	63,945,884	105,054	194,050,938

*As at 30 June 2026, the Company has earmarked US$2,576,167 (2025: US$3,148,216) as regulatory reserve from
The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential
Movements in the reserve are made directly through retained profits and in consultation with the Hong Kong Monetary

KEXIM ASIA LIMITED

Statement of Cash Flows

unaudited

(Expressed in United States dollars)

	Half-year ended 30/6/2026	Half-year ended 30/6/2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	4,655,467	4,927,766
Adjustments for:		
Interest expenses on lease liabilities	39,157	45,467
Interest expense on borrowings	11,884,766	10,218,503
Net charge of impairment allowance on loans & advances	490,620	211,514
Net release of impairment allowance on debt investment securities	(18,960)	(1,066)
Net charge of impairment allowance on loan commitment	64,091	65,261
Depreciation and amortization	556,816	568,445
Net gain/(losses) on valuation of financial assets held at fair value through profit or loss	-	-
Net loss on disposal of property and equipment	-	51
Net gain on disposal of debt investment securities	(18,461)	(1,222,820)
Net gain on disposal of loans & advances	-	(7,702)
Operating cash flows before changes in working capital	17,653,496	14,805,419
(Increase)/decrease in operating assets:		
Financial assets at fair value through profit or loss	(1,100,000)	-
Loans and advances to customers	(1,252,472)	(92,630,217)
Loans and and advances to banks and others financial institutions	13,526,944	(140,786,451)
Debt Investment securities	10,210,155	19,187,236
Other assets	1,877,375	(2,013,537)
Increase/(decrease) in operating liabilities:		
Deposits and balances of banks and other financial institutions	49,960,348	27,165,547
Certificate of deposits issued	(98,077,165)	235,242,882
Other liabilities	(23,002,450)	3,019,089
Cash (used in)/from operating activities	(30,203,769)	63,989,968
Hong Kong profits tax paid	-	-
Net cash flows (used in)/from operating activities	(30,203,769)	63,989,968

KEXIM ASIA LIMITED

Statement of Cash Flows (continued)

unaudited

(Expressed in United States dollars)

	Half-year ended 30/6/2026	Half-year ended 30/6/2025
Investing activity		
Acquisition of property and equipment	(6,525)	(3,774)
Net cash generated used in investing activity	(6,525)	(3,774)
Financing activities		
New borrowings	173,261,922	244,520,468
Repayments of borrowings	(138,793,460)	(328,431,798)
Interest paid on borrowings	11,364,083	(10,492,596)
Principal portion of lease rentals paid	(507,349)	(515,768)
Interest portion of lease rentals paid	(39,157)	(45,467)
Dividend paid	(462,692)	(256,282)
Net cash generated from /(used in) financing activities	44,823,347	(95,221,443)
Net increase/(decrease) in cash and cash equivalents	14,613,053	(31,235,249)
Cash and cash equivalents at 1 January	31,989,351	37,357,945
Cash and cash equivalents at 30 June	46,602,404	6,122,696
Cash flow from operating activities included:		
Interest received	27,332,779	23,519,340
Interest paid on deposits from banks and other financial institutions	(6,708,629)	(6,677,176)

Notes to the financial statements

(Expressed in United States dollars)

1 Interest income and interest expense

(a) Interest income	Half-year ended 30/6/2026	Half-year ended 30/6/2025
Interest income on financial instruments that are not measured at fair value through profit and loss		
- Listed investment securities	5,045,969	6,786,183
- Loans and advances	20,535,020	19,295,407
- Fixed deposit	252,663	-
- Others	27,197	79,274
	25,860,849	26,160,864

(b) Interest expense	Half-year ended 30/6/2026	Half-year ended 30/6/2025
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	(6,471,404)	(9,791,855)
- Long term borrowings repayable within 5 years	(11,884,766)	(10,218,503)
- Interest on lease liabilities	(39,157)	(45,467)
- Others	(45,365)	-
	(18,440,692)	(20,055,825)

2 Fee and commission income and expenses

	Half-year ended 30/6/2026	Half-year ended 30/6/2025
(a) Fee and commission income		
- Arrangement and management fee	37,049	52,048
(b) Fee and commission expenses		
- Foreign exchange transaction fees	(26,781)	(29,747)
	10,268	22,301

3 Net gain/(losses) from financial assets held at fair value through profit or loss:

	Half-year ended 30/6/2026	Half-year ended 30/6/2025
Net gain/(losses) from investment in equity funds	-	-

4 Operating expenses

	Half-year ended 30/6/2026	Half-year ended 30/6/2025
Staff costs		
- Salaries and other benefits	1,215,171	1,137,688
- Operating lease charges in respect of accommodation provided to staff	304,513	320,763
- Contributions to Mandatory Provident Fund	10,831	12,766
	1,530,515	1,471,217
Premises and equipment expenses		
- Depreciation	61,120	65,326
- Rent and rates	170,387	164,088
	231,507	229,414
Auditor's remuneration	116,757	207,803
Others	363,599	376,709
	480,356	584,512
	2,242,378	2,285,143

Notes to the financial statements

(Expressed in United States dollars)

5 Net charge of impairment allowances

	Half-year ended 30/6/2026	Half-year ended 30/6/2025
Loans and advances	(490,620)	(211,514)
Debt investment securities	18,960	1,066
Loan committments	(64,091)	(65,261)
	(535,751)	(275,709)

6 Other comprehensive income

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

	Half-year ended 06/30/2026		
	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	159,340	-	159,340
- transferred to income statement	40,164	-	40,164
	199,504	-	199,504

	Half-year ended 06/30/2025		
	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	3,259,682	-	3,259,682
- transferred to income statement	(1,128,689)	-	(1,128,689)
	2,130,993	-	2,130,993

7 Financial assets at fair value through profit or loss

	At 06/30/2026	At 12/31/2025
Unlisted investments in equity funds, at fair value	1,100,000	-

8 Loans and advances to banks and others financial institutions

	At 06/30/2026	At 12/31/2025
Gross loans and advances to banks and other financial institutions maturity		
- within one month	-	-
- after one month but within one year	18,983,703	33,491,663
- after one year	198,093,487	197,112,470
	217,077,190	230,604,133
Less: Allowance for credit and other losses		
- Stage 1	(209,711)	(250,778)
- Stage 2	-	-
- Stage 3	-	-
	216,867,479	230,353,355

As at 30 June 2026 there were no impaired, overdue or rescheduled loans and advances to banks and others financial institutions (31 December 2025 : Nil).

(Expressed in United States dollars)

9 Loans and advances to customers

	At 06/30/2026	At 12/31/2025
Gross loans and advances to customers maturity		
- within one month	16,000,000	-
- after one month but within one year	95,613,751	87,914,263
- after one year	426,812,306	449,259,323
	538,426,057	537,173,586
Less: Allowance for credit and other losses		
- Stage 1	(2,211,769)	(1,680,082)
- Stage 2	-	-
- Stage 3	-	-
	536,214,288	535,493,504

As at 30 June 2026 there were no impaired, overdue or rescheduled loans and advances to customers (31 December 2025 : Nil).

10 Debt Investment securities

	At 06/30/2026	At 12/31/2025
Debt investment securities measured at		
- fair value through other comprehensive income	250,169,139	250,152,634
- amortised cost	10,019,012	20,010,606
Less: Impairment allowance	(2,562)	(4,421)
	260,185,589	270,158,819

As at 30 June 2026 there were no impaired, overdue or rescheduled fair value through other comprehensive income and amotised cost (31 December 2025: Nil)

11 Taxation in the Statement of Financial Position

a. Current income tax in the balance sheet represents:

	At 06/30/2026	At 12/31/2025
Provision for Hong Kong Profits Tax for the period / the year	(2,726,923)	(1,891,411)
Provisional Profits Tax paid	1,085,136	1,085,136
Tax payable	(1,641,787)	(806,275)

b. Deferred tax assets recognised:

The components of deferred tax assets 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 2026	42,609	357,400	34,832	434,841
Recognised in profit or loss	-	-	-	-
Recognised in other comprehensive income	-	-	-	-
At 30 June 2026	42,609	357,400	34,832	434,841

(Expressed in United States dollars)

11 Taxation in the Statement of Financial Position (continued)

b. Deferred tax assets recognised (continued):

	Accelerated tax depreciation	Impairment allowances	Fair value adjustments for debt investment securities at FVOCI	Total
At 1 January 2025	32,248	286,935	593,338	912,521
Recognised in profit or loss	10,361	70,465	-	80,826
Recognised in other comprehensive income	-	-	(558,506)	(558,506)
At 31 December 2025	42,609	357,400	34,832	434,841

12 Property and equipment, right of use assets and leases

	Leasehold improvements	Computer equipment	Furniture & fixtures	Sub-Total	Premise, Properties and vehicles leased for own use	Total
2026						
Cost:						
At 1 January 2026	495,535	635,158	113,443	1,244,136	4,029,459	5,273,595
Additions	-	6,525	-	6,525	347,297	353,822
Termination of lease contracts	-	-	-	-	(308,801)	(308,801)
At 30 June 2026	495,535	641,683	113,443	1,250,661	4,067,955	5,318,616
Accumulated depreciation:						
At 1 January 2026	452,049	538,355	94,153	1,084,557	2,609,546	3,694,103
Charge for the period	18,757	37,304	5,059	61,120	494,907	556,027
Written back on termination of lease contracts	-	-	-	-	(308,801)	(308,801)
At 30 June 2026	470,806	575,659	99,212	1,145,677	2,795,652	3,941,329
Net carrying amount:						
At 30 June 2026	24,729	66,024	14,231	104,984	1,272,303	1,377,287
2025						
Cost:						
At 1 January 2025	495,535	631,582	110,802	1,237,919	4,030,474	5,268,393
Additions	-	7,632	2,641	10,273	748,432	758,705
Disposals	-	(4,056)	-	(4,056)	(533,349)	(537,405)
Termination of lease contracts	-	-	-	-	(216,098)	(216,098)
At 31 December 2025	495,535	635,158	113,443	1,244,136	4,029,459	5,273,595
Accumulated depreciation:						
At 1 January 2025	414,224	468,063	75,705	957,992	2,288,457	3,246,449
Charge for the year	37,825	74,297	18,448	130,570	1,002,324	1,132,894
Written back on disposals		(4,005)		(4,005)	(465,137)	(469,142)
Written back on termination of lease contracts	-	-	-	-	(216,098)	(216,098)
At 31 December 2025	452,049	538,355	94,153	1,084,557	2,609,546	3,694,103
Net carrying amount:						
At 31 December 2025	43,486	96,803	19,290	159,579	1,419,913	1,579,492

Note:
(a) The Company leases certain of its office premises and staff quarters used in its operations. Leases for these assets are negotiated for terms ranging from one to five years. (2025: one to five years.)

Notes to the financial statements

(Expressed in United States dollars)

12 Property and equipment, right of use assets and leases (continued)

Maturity profile of lease liabilities

	At 06/30/2026	At 12/31/2025
Within one year	857,084	823,434
After one year but within five years	497,976	713,503
Lease liabilities (undiscounted)	1,355,060	1,536,937
Discount amount	(30,665)	(52,490)
Lease liabilites (discounted)	1,324,395	1,484,447

Movements of carrying amounts of lease liabilities

	At 06/30/2026	At 12/31/2025
At beginning of period/year	1,484,447	1,802,000
Additions	347,297	748,432
Accretion of interest	39,157	89,412
Payments	(546,506)	(1,087,185)
Disposal	-	(68,212)
At end of period/year	1,324,395	1,484,447
Current	810,883	765,963
Non-current	513,512	718,484

The weighted average incremental borrowing rate applied to the lease liabilities recognised at 30 June 2026 was 4.52% (2025 : 4.56%).

Amounts recognised in the statement of profit or loss

	At 06/30/2026	At 12/31/2025
Depreciation expense of right-of-use assets	494,907	1,002,324
Interest expense on lease liabilities	39,157	89,412
Total	534,064	1,091,736

13 Other assets

	At 06/30/2026	At 12/31/2025
Accrued interest receivable	6,911,869	8,844,843
Others	549,535	492,480
Intangible assets	186,608	188,853
	7,648,012	9,526,176

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 2026 and at 31 December 2025 , the loss allowance was assessed to be minimal.

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

(Expressed in United States dollars)

14 Other liabilities

	At 06/30/2026	At 12/31/2025
Accrued interest payable	6,672,162	7,066,610
Others	913,902	387,850
	7,586,064	7,454,460

15 Borrowings from the ultimate holding company

	At 06/30/2026	At 12/31/2025
Borrowings from the ultimate holding company		
- short-term borrowings	188,261,922	153,793,460
- long-term borrowings	-	-
	188,261,922	153,793,460

At 30 June 2026 there was no outstanding long-term borrowings from the ultimate holding company. (At 31 December 2025 : there was no outstanding long-term borrowings from the ultimate holding company.).

At 30 June 2026 the short-term borrowings from the ultimate holding company bear interest at Term SOFR or EURIBOR and a spread of 0.52% to 0.67% and are repayable in 2026. (At 31 December 2025 : the short-term borrowings from the ultimate holding company bear interest at Term SOFR or EURIBOR and a spread of 0.33% to 0.63% and are repayable in 2026).

16 Share capital

	At 06/30/2026		At 12/31/2025	
	No. of shares	Amount	No. of shares	Amount
Ordinary shares, issued and fully paid:	130,000,000	$130,000,000	130,000,000	$130,000,000

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)

17 Reserves

	Retained profits	Fair value reserve	Total
At 1 January 2026	60,588,621	(94,450)	60,494,171
Profit for the period	3,819,955	-	3,819,955
Change in fair value and impairment loss, net of deferred tax	-	142,239	142,239
Reclassification to profit or loss	-	72,816	72,816
Transfer OCI to profit or loss	-	(15,551)	(15,551)
Dividends declared in respect of prior year and paid during the period	(462,692)	-	(462,692)
At 30 June 2026	63,945,884	105,054	64,050,938
At 1 January 2025	51,591,069	(2,909,445)	48,681,624
Profit for the year	9,253,834	-	9,253,834
Change in fair value and impairment loss, net of deferred tax	-	4,544,169	4,544,169
Reclassification to profit or loss	-	(112,699)	(112,699)
Transfer OCI to profit or loss	-	(1,616,475)	(1,616,475)
Dividends declared in respect of prior year and paid during the year	(256,282)	-	(256,282)
At 31 December 2025	60,588,621	(94,450)	60,494,171

18 Off-balance sheet exposures

(a) Contingent liabilities and commitments

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

	At 06/30/2026	At 12/31/2025
Loan commitments		
- with an original maturity of under one year	35,768,667	-
- with an original maturity of one year or above	47,526,728	87,721,934
	83,295,395	87,721,934
Credit risk weighted amount	33,318,158	35,008,774

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 period ended 30 June 2026 and year ended 31 December 2025, the movements in the impairment allowance for loan commitments are as follows:

	At 06/30/2026	At 12/31/2025
At beginning of period/year	148,968	35,567
Net charge of impairment allowances	64,091	113,401
At end of period/year	213,059	148,968

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 2026 ,the probability of default applied ranged from 0.18% to 1.35% (2025 : 0.03% to 1.35%) and the loss given default was estimated to be 72.03% (2025 : 72.03%).

(Expressed in United States dollars)

18 Off-balance sheet exposures (continued)

(b) Capital commitments

Commitments to unlisted investment in equity fund outstanding at the end of the reporting period not provided for in the financial statements were as follows:

	At 06/30/2026	At 12/31/2025
Contracted for	3,900,000	-

19 Notes to the statement of cash flows

Changes in liabilities arising from financing activities

2026	Borrowings	Accrued interest payables (included in other liabilities)	Lease liabilities
At 1 January 2026	533,495,266	3,029,083	1,484,447
Changes from financing cash flows			
New Borrowings	173,261,922	-	-
Repayment	(138,793,460)	-	-
Interest paid	-	(11,364,083)	-
Disposal of lease liabilities	-	-	-
Interest portion of lease rentals paid	-	-	(39,157)
Principal portion of lease rentals paid	-	-	(507,349)
Other changes			-
New lease	-	-	347,297
Finance costs on lease laibilities	-	-	39,157
Interest expenses	178,886	11,705,880	-
At 30 June 2026	568,142,614	3,370,880	1,324,395

2025	Borrowings	Accrued interest payables (included in other liabilities)	Lease liabilities
At 1 January 2025	442,013,516	2,891,250	1,802,000
Changes from financing cash flows			
New Borrowings	419,634,467	-	-
Repayment	(328,497,797)	-	-
Interest paid	(11,492)	(20,317,870)	-
Disposal of lease liabilities	-	-	-
Interest portion of lease rentals paid	-	-	(89,412)
Principal portion of lease rentals paid	-	-	(997,773)
Other changes			
New lease	-	-	748,432
Disposal of lease liabilities	-	-	(68,212)
Finance costs on lease laibilities	-	-	89,412
Interest expenses	356,572	20,455,703	-
At 31 December 2025	533,495,266	3,029,083	1,484,447

Total cash outflow for leases

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

	At 06/30/2026	At 12/31/2025
With financing cash flows	546,506	1,087,185

(Expressed in United States dollars)

20 Derivatives

a. Notional amount of derivatives

	At 06/30/2026		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	-	-	-

	At 12/31/2025		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	-	-	-

b. Fair values and credit risk weighted amounts of derivatives

	At 06/30/2026		
	Fair value Assets	Fair value Liabilities	Credit risk weighted amount
Interest rate swaps	-	-	-

	At 12/31/2025		
	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 06/30/2026		At 12/31/2025	
	Assets	Liabilities	Assets	Liabilities
Interest rate contracts	-	-	-	-

d. Remaining life of derivatives

	At 06/30/2026			
	Total	1 year or less	Over 1 year to 5 years	Over 5 years
Interest rate derivatives	-	-	-	-

	At 12/31/2025			
	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 06/30/2026 By amount	At 06/30/2026 By % of total advances	At 12/31/2025 By amount	At 12/31/2025 By % of total advances
6 months or less but over 3 months	-	-	-	-
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	-	-	-	-
Current market value of collateral held against the covered portion of overdue loans and advances	-		-	
Covered portion of overdue loans and advances	-		-	
Uncovered portion of overdue loans and advances	-		-	
	-		-	

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 :

	At 06/30/2026 By amount	At 06/30/2026 By % of total advances	At 12/31/2025 By amount	At 12/31/2025 By % of total advances
6 months or less but over 3 months	-	-	-	-
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	-	-	-	-

c Other assets which have been overdue for :

	At 06/30/2026 By amount	At 06/30/2026 By % of total advances	At 12/31/2025 By amount	At 12/31/2025 By % of total advances
6 months or less but over 3 months	-	-	-	-
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	-	-	-	-

	At 06/30/2026 By amount	At 06/30/2026 By % of total advances	At 12/31/2025 By amount	At 12/31/2025 By % of total advances
d Rescheduled advances to customers	-	-	-	-
e Rescheduled advances to banks and other financial institution	-	-	-	-
f Total impaired loans	-	-	-	-
g Individual impairment allowances / Expected credit losses at stage 3 made on overdue loans and advances	-		-	

As at 30 June 2026 and 31 December 2025 there were no overdue advances to banks and other financial institutions.

Unaudited supplementary information

(Expressed in United States dollars)

2 Repossessed assets

	At 06/30/2026	At 12/31/2025
Repossessed 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 2026	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	91,152,305	-	-	129,066,597	-	220,218,902
Offshore centres	87,953,304	-	-	139,153,287	-	227,106,591
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	30,421,473	-	-	-	-	30,421,473
Developing Africa and Middle East	97,350,886	-	-	66,920,609	-	164,271,495
Developing Asia-Pacific	44,289,434	1,263,297	-	388,628,163	-	434,180,894
of which : China	2,995,850	-	-	20,053,012	-	23,048,862
Korea	5,089,599	-	-	273,432,697	-	278,522,296
Total	351,167,402	1,263,297	-	723,768,656	-	1,076,199,355

As at 31 December 2025	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	80,466,511	-	-	108,349,936	-	188,816,447
Offshore centres	97,469,111	-	-	133,550,019	-	231,019,130
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	30,462,974	-	-	-	-	30,462,974
Developing Africa and Middle East	106,376,477	-	-	73,422,053	-	179,798,530
Developing Asia-Pacific	44,462,345	-	-	410,482,688	-	454,945,033
of which : China	2,958,230	-	-	19,995,757	-	22,953,987
Korea	5,283,509	-	-	287,148,154	-	292,431,663
Total	359,237,418	-	-	725,804,696	-	1,085,042,114

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

(Expressed in United States dollars)

4 Capital adequacy ratio

The capital adequacy ratios as at 30 June 2026 and 31 December 2025 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.

	At 06/30/2026	At 12/31/2025
Capital ratio:		
Common Equity Tier 1 ("CET1") Capital Ratio	19.16%	18.83%
Tier 1 Capital Ratio	19.16%	18.83%
Total Capital Ratio	19.70%	19.37%

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

	At 06/30/2026	At 12/31/2025
CET1 Capital:		
CET1 Capital instruments	130,000,000	130,000,000
Retained earnings	63,945,884	60,588,621
Disclosed reserves	5,499	(211,106)
CET1 Capital before deductions	193,951,383	190,377,515

(Expressed in United States dollars)

4 Capital adequacy ratio (continued)

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

	At 06/30/2026	At 12/31/2025
Regulatory deductions to CET1 capital:		
Regulatory reserve for general banking risks	(2,576,167)	(3,148,216)
Net deferred tax assets	(400,010)	(400,010)
Intangible Assets	(220,973)	(222,689)
Total CET1 Capital	190,754,233	186,606,600
Additional Tier 1 ("AT1") Capital	-	-
Total Tier 1 ("T1") Capital	190,754,233	186,606,600
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	5,277,991	5,314,288
Total T2 Capital	5,277,991	5,314,288
Total Capital	196,032,224	191,920,888

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 2026' link on the home page of the Company's website at https://www.koreaexim.go.kr/ea/HPHYEA015M01

(Expressed in United States dollars)

5 Leverage ratio

	At 06/30/2026	At 12/31/2025
Leverage ratio	17.18%	16.67%

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 2026' link on the home page of the Company's website at https://www.koreaexim.go.kr/ea/HPHYEA015M01.

6 Countercyclical Capital Buffer Ratio

	At 06/30/2026	At 12/31/2025
Countercyclical Capital Buffer Ratio	0.538%	0.530%

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 2026' link on the home page of the Company's website at https://www.koreaexim.go.kr/ea/HPHYEA015M01.

(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 2026 and 2.5% for 2025.

	At 06/30/2026	At 12/31/2025
Capital Conservation Buffer Ratio	2.500%	2.500%

8 Liquidity maintenance ratio ("LMR")

	At 06/30/2026	At 12/31/2025
Average LMR for the period	201.49%	348.74%

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_ June2026' 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 Loans and advances to customers

(a) By industry sectors

The analysis of loans and 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 06/30/2026			
	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				
Industrial, commercial and financial:				
- Finance companies & others	22,109,527	-	(16,816)	-
- Wholesale and retail trade	21,996,712	-	(439,606)	-
Loans for use in Hong Kong	44,106,239	-	(456,422)	-
Loans for use outside Hong Kong	494,319,818	-	(1,755,347)	-
Gross loans and advances to customers	538,426,057	-	(2,211,769)	-

	At 12/31/2025			
	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				
Industrial, commercial and financial:				
- Finance companies & others	22,600,963	-	(16,981)	-
- Wholesale and retail trade	23,991,753	-	(209,210)	-
Loans for use in Hong Kong	46,592,716	-	(226,191)	-
Loans for use outside Hong Kong	490,580,870	-	(1,453,891)	-
Gross loans and advances to customers	537,173,586	-	(1,680,082)	-

(b) By geographical areas

	At 06/30/2026		
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
-Korea	179,332,308	(1,019,161)	-
-Developing Asia Pacific	110,533,020	(202,326)	-
-Developed Countries	87,927,731	(493,698)	-
-Developing Africa and Middle East	44,594,433	(59,817)	-
-Offshore centres	116,038,565	(436,767)	-
	538,426,057	(2,211,769)	-

	At 12/31/2025		
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
-Korea	190,866,281	(783,758)	-
-Developing Asia Pacific	107,556,072	(209,786)	-
-Developed Countries	81,338,641	(185,209)	-
-Developing Africa and Middle East	45,924,128	(65,244)	-
-Offshore centres	111,488,464	(436,085)	-
	537,173,586	(1,680,082)	-

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

(Expressed in United States dollars)

10 Loans and advances to banks and other financial institutions

(a) By industry sectors

The analysis of loans and 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 06/30/2026		
	Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	217,077,190	-	(209,711)

	At 12/31/2025		
	Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	230,604,133	-	(250,778)

(b) By geographical areas

	At 06/30/2026	
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)
-Developing Asia Pacific	35,921,723	(50,393)
-Developed Countries	25,000,000	(5,907)
-Developing Latin America and Caribbean	29,961,898	(7,069)
-Developing Africa and Middle East	74,774,875	(52,346)
-Offshore centres	51,418,694	(93,996)
	217,077,190	(209,711)

	At 12/31/2025	
	Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)
-Developing Asia Pacific	35,905,104	(50,422)
-Developed Countries	25,000,000	(6,031)
-Developing Latin America and Caribbean	29,956,827	(7,093)
-Developing Africa and Middle East	73,468,969	(43,325)
-Offshore centres	66,273,233	(143,907)
	230,604,133	(250,778)

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

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.

	At 06/30/2026		
Types of Counterparties	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	6,038	2,000	8,038
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	4,993	-	4,993
Total	11,031	2,000	13,031
Total assets after provision	1,073,661		
On-balance sheet exposures as percentage of total assets	1.03%		

Unaudited supplementary information

(Expressed in United States dollars)

11 Non-bank Mainland China exposure (continued)

	At 12/31/2025		
Types of Counterparties	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	-	8,000	8,000
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	4,931	-	4,931
Total	4,931	8,000	12,931
Total assets after provision	1,082,894		
On-balance sheet exposures as percentage of total assets	0.46%		

(Expressed in millions of Hong Kong dollars)

12 Foreign currency exposures

	At 06/30/2026			
	USD	EUR	CNY	Total
Spot assets	8,247	147	-	8,394
Spot liabilities	(8,256)	(144)	-	(8,400)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(9)	3	-	(6)
Net structural position	1	-	-	1

	At 12/31/2025			
	USD	EUR	CNY	Total
Spot assets	8,229	154	-	8,383
Spot liabilities	(8,254)	(147)	-	(8,401)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(25)	7	-	(18)
Net structural position	1	-	-	1

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 2026' link on the home page of the Company's website at https://www.koreaexim.go.kr/ea/HPHYEA015M01

KEXIM ASIA LIMITED

中文譯本

我們欣然的公布 KEXIM ASIA LIMITED ("本公司")截至 2026 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 2026 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 2025 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。本公司未提前採納任何已頒布但尚未生效的準則、解釋修訂。

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 2025 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。

CHUNG KYUNG BIN
行政總裁/董事
香港

03 SEP 2026

KEXIM ASIA LIMITED

損益表

未經審核
(以美元列示)

	附註	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
利息收入	1(a)	25,860,849	26,160,864
利息支出	1(b)	(18,440,692)	(20,055,825)
利息收入淨額		**7,420,157**	**6,105,039**
手續費及佣金收入	2(a)	37,049	52,048
手續費及佣金支出	2(b)	(26,781)	(29,747)
手續費及佣金收入淨額		**10,268**	**22,301**
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		18,461	1,222,820
按公平價值計入損益之金融資產(虧損)/收入淨額	3	-	-
外匯(虧損)/收益淨額		(19,518)	115,906
其他收入		4,228	14,850
		3,171	**1,353,576**
營業收入		**7,433,596**	**7,480,916**
營業支出	4	(2,242,378)	(2,285,143)
營業利潤		**5,191,218**	**5,195,773**
減值準備扣除淨額	5	(535,751)	(275,709)
出售貸款和墊款淨收益		-	7,702
稅前利潤		**4,655,467**	**4,927,766**
所得稅		(835,512)	(837,554)
本期間利潤		**3,819,955**	**4,090,212**

其他綜合損益表

未經審核
(以美元列示)

	附註	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
本期間利潤		3,819,955	4,090,212
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	6	199,504	2,130,993
本期間其他綜合收益總額		4,019,459	6,221,205

KEXIM ASIA LIMITED

財務狀況表

未經審核
(以美元列示)

	附註	於2026年6月30日	於2025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		46,602,404	31,989,351
按公平價值計入損益之金融資產	7	1,100,000	-
銀行同業及其他金融機構的貸款及墊款	8	216,867,479	230,353,355
客戶貸款及墊款	9	536,214,288	535,493,504
債務投資證券	10	260,185,589	270,158,819
遞延所得稅資產	11(b)	434,841	434,841
不動產、設備和使用權資產	12	1,377,287	1,579,492
其他資產	13	7,648,012	9,526,176
資產合計		**1,070,429,900**	**1,079,535,538**
負債			
銀行同業及其他金融機構的存款及結餘		140,100,349	90,140,001
已發行的存款證		157,583,753	255,660,918
應交稅費	11(a)	1,641,787	806,275
其他負債	14	7,586,064	7,454,460
最終控股公司的借款	15	188,261,922	153,793,460
其他金融機構的借款		379,880,692	379,701,806
租賃負債	12	1,324,395	1,484,447
負債總額		**876,378,962**	**889,041,367**
所有者權益			
股本	16	130,000,000	130,000,000
儲備	17	64,050,938	60,494,171
所有者權益合計		**194,050,938**	**190,494,171**
負債及所有者權益總額		**1,070,429,900**	**1,079,535,538**

KEXIM ASIA LIMITED

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2025年1月1日的結餘		130,000,000	51,591,069	(2,909,445)	178,681,624
本年度利潤		-	9,253,834	-	9,253,834
其他綜合收益		-	-	2,814,995	2,814,995
綜合收益總額		-	9,253,834	2,814,995	12,068,829
以前年度宣派並於年內支付的股息		-	(256,282)	-	(256,282)
於2025年12月31日的結餘及於2026年1月1日的結餘		130,000,000	60,588,621	(94,450)	190,494,171
本期間利潤		-	3,819,955	-	3,819,955
其他綜合收益	6	-	-	199,504	199,504
綜合收益總額		-	3,819,955	199,504	4,019,459
以前年度宣派並於年內支付的股息		-	(462,692)	-	(462,692)
於2026年6月30日的結餘		130,000,000	63,945,884	105,054	194,050,938

* 截至 2026年6月30日 本公司已從未分配利潤中撥出 2,576,167美元 (2025 年: 3,148,216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。

KEXIM ASIA LIMITED

現金流量表

未經審核

(以美元列示)

	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
經營活動產生的現金流量		
稅前利潤	4,655,467	4,927,766
調整項目：		
租賃負債利息支出	39,157	45,467
借款利息支出	11,884,766	10,218,503
貸款及放款的減值損失扣除淨額	490,620	211,514
債券投資證券的減值損失回撥淨額	(18,960)	(1,066)
貸款承諾的減值損失扣除淨額	64,091	65,261
折舊及攤銷	556,816	568,445
按公平價值計入損益之金融資產估值淨收入/(虧損)淨額	-	-
出售物業及設備的虧損淨額	-	51
處置債券投資證券的利得淨額	(18,461)	(1,222,820)
處置貸款及墊款的利得淨額	-	(7,702)
營運資金變動前經營現金流量	17,653,496	14,805,419
經營資產(增加) / 減少：		
按公平價值計入損益之金融資產	(1,100,000)	-
客戶貸款及墊款	(1,252,472)	(92,630,217)
銀行同業及其他金融機構的貸款及墊款	13,526,944	(140,786,451)
債務投資證券	10,210,155	19,187,236
其他資產	1,877,375	(2,013,537)
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	49,960,348	27,165,547
已發行的存款證	(98,077,165)	235,242,882
其他負債	(23,002,450)	3,019,089
經營活動(使用)/產生的現金淨額	(30,203,769)	63,989,968
已付香港利得稅	-	-
經營活動(使用)/產生的現金流量淨額	(30,203,769)	63,989,968

KEXIM ASIA LIMITED

現金流量表(續)

未經審核

(以美元列示)

	截至於2026年6月30日止6個月	截至於2025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	(6,525)	(3,774)
投資活動使用的現金流量淨額	(6,525)	(3,774)
融資活動		
新增借款	173,261,922	244,520,468
借款償還	(138,793,460)	(328,431,798)
已付借款利息	11,364,083	(10,492,596)
已付租賃租金的本金部分	(507,349)	(515,768)
已付租賃租金的利息部分	(39,157)	(45,467)
已付股息	(462,692)	(256,282)
融資活動產生/(使用)的現金淨額	44,823,347	(95,221,443)
現金和現金等價物增加/(減少)淨額	14,613,053	(31,235,249)
於 1 月 1 日的現金和現金等價物	31,989,351	37,357,945
於 6 月 3 0 日的現金和現金等價物	46,602,404	6,122,696
經營活動產生的現金流量包含:		
已收利息	27,332,779	23,519,340
已付銀行同業及其他金融機構的存款利息	(6,708,629)	(6,677,176)

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	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
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	5,045,969	6,786,183
- 貸款及墊款	20,535,020	19,295,407
- 定期存款	252,663	-
- 其他	27,197	79,274
	25,860,849	26,160,864

(b) 利息支出	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
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	(6,471,404)	(9,791,855)
- 於5年內償還的長期借款	(11,884,766)	(10,218,503)
- 租賃負債利息	(39,157)	(45,467)
- 其他	(45,365)	-
	(18,440,692)	(20,055,825)

2 手續費及佣金收支

	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
(a) 手續費及佣金收入		
- 安排及管理費	37,049	52,048
(b) 手續費及佣金支出		
- 外匯交易費用	(26,781)	(29,747)
	10,268	22,301

3 按公平價值計入損益之金融資產(虧損)/收入淨額

	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
權益基金投資收益/(損失)淨額	-	-

4 營業支出

	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
員工成本		
- 薪金及其他福利	1,215,171	1,137,688
- 向員工提供住宿地方的經營租賃	304,513	320,763
- 強制性公積金供款	10,831	12,766
	1,530,515	1,471,217
樓宇及設備支出		
- 折舊	61,120	65,326
- 租金及差餉	170,387	164,088
	231,507	229,414
核數師酬金	116,757	207,803
其他	363,599	376,709
	480,356	584,512
	2,242,378	2,285,143

5 減值準備扣除淨額

	截至於2026年6月30日止6個月	截至於2025年6月30日止6個月
貸款及墊款	(490,620)	(211,514)
債務投資證券	18,960	1,066
貸款承諾	(64,091)	(65,261)
	(535,751)	(275,709)

6 其他綜合收益

其他綜合收益/(支出)組成部分的相關稅務影響

	截至2026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			
一計入權益之公允價值變動	159,340	-	159,340
一轉撥至損益表	40,164	-	40,164
	199,504	-	199,504

	截至2025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			
一計入權益之公允價值變動	3,259,682	-	3,259,682
一轉撥至損益表	(1,128,689)	-	(1,128,689)
	2,130,993	-	2,130,993

7 按公平價值計入損益之金融資產

	於2026年6月30日	於2025年12月31日
按公平價值非上市權益基金投資	1,100,000	-

8 銀行同業及其他金融機構貸款及墊款

	於2026年6月30日	於2025年12月31日
銀行同業及其他金融機構的貸款及墊款到期期限		
- 1個月內	-	-
- 1個月至1年內	18,983,703	33,491,663
- 1年後	198,093,487	197,112,470
	217,077,190	230,604,133
減:信貸及其他虧損撥備		
- 第一階段	(209,711)	(250,778)
- 第二階段	-	-
- 第三階段	-	-
	216,867,479	230,353,355

於2026年6月30日,並無減值、逾期或經重組的銀行同業及其他金融機構的貸款及墊款(2025年12月31日:無)。

9 客戶貸款及墊款

	於2026年6月30日	於2025年12月31日
客戶貸款及墊款到期期限		
- 1個月內	16,000,000	-
- 1個月至1年內	95,613,751	87,914,263
- 1年後	426,812,306	449,259,323
	538,426,057	537,173,586
減：信貸及其他虧損撥備		
- 第一階段	(2,211,769)	(1,680,082)
- 第二階段	-	-
- 第三階段	-	-
	536,214,288	535,493,504

於2026年6月30日 ,並無減值、逾期或經重組的客戶貸款及墊款（2025年12月31日：無 ）。

10 債務投資證券

	於2026年6月30日	於2025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	250,169,139	250,152,634
- 以攤餘成本計量	10,019,012	20,010,606
減：減值準備	(2,562)	(4,421)
	260,185,589	270,158,819

於2026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（2025年12月31日：無 ）。

11 財務狀況表所示的稅項

	於2026年6月30日	於2025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	(2,726,923)	(1,891,411)
已付暫繳利得稅	1,085,136	1,085,136
應付稅款	(1,641,787)	(806,275)

b. 已確認遞延所得稅資產：

在財務狀況表確認的遞延稅項資產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2026年1月1日	42,609	357,400	34,832	434,841
計入損益	-	-	-	-
計入其他綜合收益	-	-	-	-
於2026年6月30日	42,609	357,400	34,832	434,841

	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2025年1月1日	32,248	286,935	593,338	912,521
計入損益	10,361	70,465	-	80,826
計入其他綜合收益	-	-	(558,506)	(558,506)
於2025年12月31日	42,609	357,400	34,832	434,841

12 不動產和設備，使用權資產及租賃

	租賃資產改良	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2026年1月1日	495,535	635,158	113,443	1,244,136	4,029,459	5,273,595
增加	-	6,525	-	6,525	347,297	353,822
終止租賃合約	-	-	-	-	(308,801)	(308,801)
於2026年6月30日	495,535	641,683	113,443	1,250,661	4,067,955	5,318,616
累計折舊:						
於2026年1月1日	452,049	538,355	94,153	1,084,557	2,609,546	3,694,103
本期間費用	18,757	37,304	5,059	61,120	494,907	556,027
終止租賃合約轉回	-	-	-	-	(308,801)	(308,801)
於2026年6月30日	470,806	575,659	99,212	1,145,677	2,795,652	3,941,329
賬面淨值:						
於2026年6月30日	24,729	66,024	14,231	104,984	1,272,303	1,377,287
成本:						
於2025年1月1日	495,535	631,582	110,802	1,237,919	4,030,474	5,268,393
增加	-	7,632	2,641	10,273	748,432	758,705
處置	-	(4,056)	-	(4,056)	(533,349)	(537,405)
終止租賃合約	-	-	-	-	(216,098)	(216,098)
於2025年12月31日	495,535	635,158	113,443	1,244,136	4,029,459	5,273,595
累計折舊:						
於2025年1月1日	414,224	468,063	75,705	957,992	2,288,457	3,246,449
本年度費用	37,825	74,297	18,448	130,570	1,002,324	1,132,894
處置轉回		(4,005)		(4,005)	(465,137)	(469,142)
終止租賃合約轉回	-	-	-	-	(216,098)	(216,098)
於2025年12月31日	452,049	538,355	94,153	1,084,557	2,609,546	3,694,103
賬面淨值:						
於2025年12月31日	43,486	96,803	19,290	159,579	1,419,913	1,579,492

附註：

(a) 本公司出租其業務中使用的部份辦公場所和員工宿舍。經協商，這些資產的租賃期為一至五年。(2025年：一至五年)

12 不動產和設備，使用權資產及租賃（續）

租賃負債到期情況

	於2026年6月30日	於2025年12月31日
一年內	857,084	823,434
一至五年	497,976	713,503
租賃負債(無折扣)	1,355,060	1,536,937
折扣金額	(30,665)	(52,490)
租賃負債(已折扣)	1,324,395	1,484,447

租賃負債的帳面變動

	於2026年6月30日	於2025年12月31日
期初/年初	1,484,447	1,802,000
增加	347,297	748,432
利息增加	39,157	89,412
付款額	(546,506)	(1,087,185)
處置	-	(68,212)
期末/年末	1,324,395	1,484,447
流動	810,883	765,963
非流動	513,512	718,484

截至2026年6月30日，計量租賃負債的加權平均增量借款利率為 4.52% (2025: 4.56%)

計入損益表金額

	於2026年6月30日	於2025年12月31日
使用權資產的折舊費用	494,907	1,002,324
租賃負債的利息支出	39,157	89,412
合計	534,064	1,091,736

13 其他資產

	於2026年6月30日	於2025年12月31日
應收應計利息	6,911,869	8,844,843
其他	549,535	492,480
無形資產	186,608	188,853
	7,648,012	9,526,176

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2026年6月30日 及 2025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。

14 其他負債

	於2026年6月30日	於2025年12月31日
應付應計利息	6,672,162	7,066,610
其他應付款	913,902	387,850
	7,586,064	7,454,460

15 最終控股公司的借款

	於2026年6月30日	於2025年12月31日
最終控股公司的借款		
- 短期借款	188,261,922	153,793,460
- 長期借款	-	-
	188,261,922	153,793,460

於2026年6月30日並無未償還最終控股公司的長期借款。(2025年12月31日，並無未償還最終控股公司的長期借款。)

於2026年6月30日,從最終控股公司借入短期借款按擔保隔夜融資利率或歐元銀行同業拆借利率加介乎0.52%至0.67%的息差計息，並須於2026年償還。
(2025年12月31日，從最終控股公司借入短期借款按擔保隔夜融資利率或歐元銀行同業拆借利率加介乎0.33%至0.63%的息差計息，並須於2026年償還。)

16 股本

	於2026年6月30日		於2025年12月31日	
	股數	金額	股數	金額
已發行及繳足普通股:	130,000,000	$130,000,000	130,000,000	$130,000,000

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。

17 儲備

	未分配利潤	公允價值儲備	合計
2026年1月1日	60,588,621	(94,450)	60,494,171
本期間利潤	3,819,955	-	3,819,955
公允價值變動及減值損失(已扣除遞延所得稅)	-	142,239	142,239
計入損益的重分類調整	-	72,816	72,816
將其他綜合收益轉入損益	-	(15,551)	(15,551)
以前年度宣派並於期內支付的股息	(462,692)	-	(462,692)
2026年6月30日	63,945,884	105,054	64,050,938
2025年1月1日	51,591,069	(2,909,445)	48,681,624
本年度利潤	9,253,834	-	9,253,834
公允價值變動及減值損失(已扣除遞延所得稅)	-	4,544,169	4,544,169
計入損益的重分類調整	-	(112,699)	(112,699)
將其他綜合收益轉入損益	-	(1,616,475)	(1,616,475)
以前年度宣派並於期內支付的股息	(256,282)	-	(256,282)
2025年12月31日	60,588,621	(94,450)	60,494,171

18 資產負債表外風險敞口

(a) 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2026年6月30日	於2025年12月31日
貸款承諾		
- 初始期限一年以下	35,768,667	-
- 初始期限一年及以上	47,526,728	87,721,934
	83,295,395	87,721,934
信用風險加權數額	33,318,158	35,008,774

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

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

截至2026年6月30日期間及2025年12月31日止年度，貸款承諾減值準備的變動如下：

	於2026年6月30日	於2025年12月31日
期初/年初	148,968	35,567
減值準備扣除淨額	64,091	113,401
期末/年末	213,059	148,968

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2026年6月30日，採用的違約概率範圍為0.18%至1.35% (2025: 0.03% to 1.35%)，違約損失率估計為 72.03% (2025: 72.03%).

18 資產負債表外風險敞口(續)

(b) 資本承擔

於資產負債表結算日投資於遠期資產買入包括非上市投資權益基金且不包括於本財務報表內之未償還承擔如下:

	於2026年6月30日	於2025年12月31日
已訂合約	3,900,000	-

19 現金流量表附注

籌資活動產生的負債變動

2026	借款	應付應計利息(計入其他負債)	租賃負債
2026年1月1日	533,495,266	3,029,083	1,484,447
籌資現金流量產生的變動			
新增借款	173,261,922	-	-
還款	(138,793,460)	-	-
已付利息	-	(11,364,083)	-
租賃負債的處置	-	-	-
已付租賃租金的利息部份	-	-	(39,157)
已付租賃租金的本金部份	-	-	(507,349)
其他變動			
新租賃	-	-	347,297
租賃負債的融資成本	-	-	39,157
利息支出	178,886	11,705,880	-
2026年6月30日	568,142,614	3,370,880	1,324,395

2025	借款	應付應計利息(計入其他負債)	租賃負債
2025年1月1日	442,013,516	2,891,250	1,802,000
籌資現金流量產生的變動			
新增借款	419,634,467	-	-
還款	(328,497,797)	-	-
已付利息	(11,492)	(20,317,870)	-
租賃負債的處置	-	-	-
已付租賃租金的利息部份	-	-	(89,412)
已付租賃租金的本金部份	-	-	(997,773)
其他變動			
新租賃	-	-	748,432
租賃負債的處置	-	-	(68,212)
租賃負債的融資成本	-	-	89,412
利息支出	356,572	20,455,703	-
2025年12月31日	533,495,266	3,029,083	1,484,447

租賃現金流出總額

現金流量表中的現金流出總額如下:

	於2026年6月30日	於2025年12月31日
籌資現金流量內	546,506	1,087,185

20 衍生工具

a. 衍生工具的名義數額

	於2026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2025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2026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2025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值衍生工具以套期為目的各種類之摘要:

	於2026年6月30日		於2025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2026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2025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2026年6月30日 金額	於2026年6月30日 佔總貸款比率	於2025年12月31日 金額	於2025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	-	-	-	-
	-	-	-	-
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	-		-	
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	-		-	
	-		-	

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	-	-	-	-
	-	-	-	-

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	-	-	-	-
	-	-	-	-

d 經重組客戶貸款	-	-	-	-
e 經重組銀行同業及其他金融機構貸款	-	-	-	-
f 不良資產總計	-	-	-	-
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	-		-	

於2026年6月30日及2025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2026年6月30日	於2025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2026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	91,152,305	-	-	129,066,597	-	220,218,902
離岸中心	87,953,304	-	-	139,153,287	-	227,106,591
發展中歐洲	-	-	-	-	-	-
發展中的拉丁美洲和加勒比	30,421,473	-	-	-	-	30,421,473
發展中的非洲和中東地區	97,350,886	-	-	66,920,609	-	164,271,495
發展中的亞太區	44,289,434	1,263,297	-	388,628,163	-	434,180,894
其中：中國	2,995,850	-	-	20,053,012	-	23,048,862
韓國	5,089,599	-	-	273,432,697	-	278,522,296
總額	351,167,402	1,263,297	-	723,768,656	-	1,076,199,355

於2025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	80,466,511	-	-	108,349,936	-	188,816,447
離岸中心	97,469,111	-	-	133,550,019	-	231,019,130
發展中歐洲	-	-	-	-	-	-
發展中的拉丁美洲和加勒比	30,462,974	-	-	-	-	30,462,974
發展中的非洲和中東地區	106,376,477	-	-	73,422,053	-	179,798,530
發展中的亞太區	44,462,345	-	-	410,482,688	-	454,945,033
其中：中國	2,958,230	-	-	19,995,757	-	22,953,987
韓國	5,283,509	-	-	287,148,154	-	292,431,663
總額	359,237,418	-	-	725,804,696	-	1,085,042,114

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2026年6月30日及2025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2026年6月30日	於2025年12月31日
資本充足率:		
核心一級資本充足率	19.16%	18.83%
一級資本充足率	19.16%	18.83%
總資本充足率	19.70%	19.37%

減去扣除項前後的總資本的組成部分如下:

	於2026年6月30日	於2025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	63,945,884	60,588,621
已披露儲備	5,499	(211,106)
核心一級資本（未減去扣除項)	193,951,383	190,377,515

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2026年6月30日	於2025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	(2,576,167)	(3,148,216)
遞延稅項資產淨額	(400,010)	(400,010)
無形資產	(220,973)	(222,689)
核心一級資本總額	190,754,233	186,606,600
其他一級資本	-	-
一級資本總額	190,754,233	186,606,600
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	5,277,991	5,314,288
二級資本總額	5,277,991	5,314,288
資本總額	196,032,224	191,920,888

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_ 2026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2026年6月30日	於2025年12月31日
槓桿比率	17.18%	16.67%

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_ 2026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2026年6月30日	於2025年12月31日
逆周期緩衝資本比率	0.538%	0.530%

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_ 2026年6月」鏈接查閱。 在 https://www.koreaexim.go.kr/ea/HPHYEA015M01。

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(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 2026 年及 2025 年之緩衝水平的防護緩衝資本比率均為 2.5%。

	於2026年6月30日	於2025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2026年6月30日	於2025年12月31日
期內平均流動性維持比率	201.49%	348.74%

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_ 2026年6月」鏈 接查閱。 在 https://www.koreaexim.go.kr/ea/HPHYEA015M01。

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(以美元列示)

9 客戶貸款及墊款

(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2026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				
工業、商業及金融：				
- 財務公司及其他	22,109,527	-	(16,816)	-
- 批發零售貿易	21,996,712	-	(439,606)	-
在香港使用的貸款	44,106,239	-	(456,422)	-
在香港以外地區使用的貸款	494,319,818	-	(1,755,347)	-
客戶貸款及墊款總額	538,426,057	-	(2,211,769)	-

	於2025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				
工業、商業及金融：				
- 財務公司及其他	22,600,963	-	(16,981)	-
- 批發零售貿易	23,991,753	-	(209,210)	-
在香港使用的貸款	46,592,716	-	(226,191)	-
在香港以外地區使用的貸款	490,580,870	-	(1,453,891)	-
客戶貸款及墊款總額	537,173,586	-	(1,680,082)	-

(b) 按地區分類

	於2026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	179,332,308	(1,019,161)	-
- 發展中的亞太區	110,533,020	(202,326)	-
- 發達國家	87,927,731	(493,698)	-
- 發展中的非洲和中東地區	44,594,433	(59,817)	-
- 離岸中心	116,038,565	(436,767)	-
	538,426,057	(2,211,769)	-

	於2025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	190,866,281	(783,758)	-
- 發展中的亞太區	107,556,072	(209,786)	-
- 發達國家	81,338,641	(185,209)	-
- 發展中的非洲和中東地區	45,924,128	(65,244)	-
- 離岸中心	111,488,464	(436,085)	-
	537,173,586	(1,680,082)	-

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。

10 銀行同業及其他金融機構貸款及墊款

(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及墊款分析是根據呈交金管局的「貸款、墊款及準備金分析季報表」列示，未扣除任何準備。

按照抵押品及減值準備分析的銀行同業及其他金融機構貸款及墊款如下：

	於2026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	217,077,190	-	(209,711)

	於2025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	230,604,133	-	(250,778)

(b) 按地區分類

	於2026年6月30日	
	貸款及墊款總額	一般撥備(整體評估減值準備)
- 發展中的亞太區	35,921,723	(50,393)
- 發達國家	25,000,000	(5,907)
- 發展中的拉丁美洲和加勒比	29,961,898	(7,069)
- 發展中的非洲和中東地區	74,774,875	(52,346)
- 離岸中心	51,418,694	(93,996)
	217,077,190	(209,711)

	於2025年12月31日	
	貸款及墊款總額	一般撥備(整體評估減值準備)
- 發展中的亞太區	35,905,104	(50,422)
- 發達國家	25,000,000	(6,031)
- 發展中的拉丁美洲和加勒比	29,956,827	(7,093)
- 發展中的非洲和中東地區	73,468,969	(43,325)
- 離岸中心	66,273,233	(143,907)
	230,604,133	(250,778)

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。

11 對非銀行類客戶的內地相關授信風險額

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。

	於2026年6月30日		
交易對手類型	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	6,038	2,000	8,038
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爲是非銀行類客戶的中國相關貸款	4,993	-	4,993
總額	11,031	2,000	13,031
減值準備後的資產總值	1,073,661		
資產負債表風險敞口款佔資產總值百分比	1.03%		

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）

交易對手類型	於2025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	-	8,000	8,000
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爲是非銀行類客戶的中國相關貸款	4,931	-	4,931
總額	4,931	8,000	12,931
減值準備後的資產總值	1,082,894		
資產負債表風險敞口款佔資產總值百分比	0.46%		

未經審核補充財務資料

(以百萬港元列示)

12 外匯倉盤

	於2026年6月30日			
	美元	歐元	人民幣	合計
現貨資產	8,247	147	-	8,394
現貨負債	(8,256)	(144)	-	(8,400)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/（短）盤淨額	(9)	3	-	(6)
結構性倉盤淨額	1	-	-	1

	於2025年12月31日			
	美元	歐元	人民幣	合計
現貨資產	8,229	154	-	8,383
現貨負債	(8,254)	(147)	-	(8,401)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/（短）盤淨額	(25)	7	-	(18)
結構性倉盤淨額	1	-	-	1

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_ 2026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。