



KEB HANA GLOBAL FINANCE LIMITED
換銀韓亞環球財務有限公司

Banking Disclosure Statements

30 June 2026

(Unaudited)

These disclosures are prepared under
the Banking (Disclosure) Rules

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KEB HANA GLOBAL FINANCE LIMITED

換銀韓亞環球財務有限公司

Introduction

Purpose

The information contained in this document is for KEB Hana Global Finance Limited (The “Company”). These banking disclosures are governed by the Company’s disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the Banking Disclosure Statement is not required to be externally audited, the document has been subject to independent review in accordance with the Company’s policies on disclosure.

Corporate Information

KEB Hana Global Finance Limited (The “Company”) is a limited liability company incorporated in Hong Kong. The Company’s immediate holding company is KEB Hana Bank (the “Parent Bank”), a limited company incorporated in the Republic of Korea, and the ultimate holding company is Hana Financial Group Inc. The registered office and principal place of business of the Company is Unit 6203A, Level 62, International Commerce Centre, 1 Austin Road West, Kowloon, Hong Kong.

The Company is a deposit-taking company registered under the Banking Ordinance in Hong Kong and a registered institution under the Securities and Futures Ordinance. It engages in the business of lending, deposit-taking, dealing in securities and brokerage business. There were no significant changes in the nature of the Company’s principal activities during the period.

Basis of preparation

The banking disclosure statements have been prepared in accordance with and fully comply with the requirements set out in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority (“HKMA”).

The approaches used in calculating the company’s regulatory capital or capital charge are in accordance with the Banking (Capital) Rules (the “BCR”). In accordance with the BCR, the Company has adopted the “Basic Approach” for the calculation of risk-weighted assets for credit risk, and calculate the operational risk under Part 9 of the BCR. The Company has been exempted under section 22(1) of the Banking (Capital) Rules from the calculation of market risk under section 17.

KEB HANA GLOBAL FINANCE LIMITED

換銀韓亞環球財務有限公司

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
(Unaudited)

For six months ended 30 June 2026

	Notes	30 June 2026 US\$	30 June 2025 US\$
Interest income	2	7,548,983	7,441,490
Interest expenses	2	<u>(4,184,846)</u>	<u>(4,111,947)</u>
Net interest income		3,364,137	3,329,543
Fee income	3	<u>1,654,598</u>	<u>2,473,507</u>
Staff costs		5,018,735	5,803,050
Other operating expenses		(944,660)	(885,126)
Charge for expected credit losses on debt investments at fair value through other comprehensive income (“FVOCI”), net		(681,485)	(853,250)
		(994)	(64)
Reversal of expected credit losses on loans and advances to customers	5	<u>29,903</u>	<u>33,603</u>
PROFIT BEFORE TAX		3,421,499	4,098,213
Income tax expense		<u>(532,510)</u>	<u>(640,122)</u>
PROFIT FOR THE PERIOD	4	<u>2,888,989</u>	<u>3,458,091</u>
OTHER COMPREHENSIVE INCOME			
Other comprehensive income that may be reclassified to profit or loss in subsequent periods:			
Debt investments at FVOCI:			
- Change in fair value		(117,214)	58,124
- Reclassification adjustments for changes included in profit or loss:			
- impairment losses		994	64
		<u> </u>	<u> </u>
OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX		<u>(116,220)</u>	<u>58,188</u>
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		<u><u>2,772,769</u></u>	<u><u>3,516,279</u></u>

KEB HANA GLOBAL FINANCE LIMITED

換銀韓亞環球財務有限公司

STATEMENT OF FINANCIAL POSITION
(Unaudited)

At 30 June 2026

	Notes	30 June 2026 US\$	31 Dec 2025 US\$
ASSETS			
Bank balances with the Parent Bank	13	1,651,370	811,339
Bank balances with other financial institutions		743,946	402,051
Loans and advances to customers	5	291,427,647	291,487,241
Debt investments at fair value through other comprehensive income ("FVOCI"), net	6	19,409,063	16,461,812
Property and equipment	7	4,941	6,570
Right-of-use-assets		951,724	1,123,343
Intangible assets	8	254,963	254,963
Deferred tax assets		94,611	100,835
Prepayments and other receivables		289,420	227,730
TOTAL ASSETS		314,827,685	310,875,884
LIABILITIES			
Loans due to the Parent Bank	13	216,087,686	215,351,017
Loans due to other Financial Institutions		2,020,650	2,021,250
Lease liabilities	7	974,803	1,145,282
Provision for reinstatement cost	9	128,399	128,399
Accruals and other payables		216,869	129,713
Tax payable		532,974	6,688
TOTAL LIABILITIES		219,961,381	218,782,349
EQUITY			
Share capital	10	50,000,000	50,000,000
Reserves		44,866,304	42,093,535
TOTAL EQUITY		94,866,304	92,093,535
TOTAL LIABILITIES AND EQUITY		314,827,685	310,875,884

The notes on pages 8 to 16 form part of this financial report.

KEB HANA GLOBAL FINANCE LIMITED

換銀韓亞環球財務有限公司

STATEMENT OF CHANGES IN EQUITY
(Unaudited)

For six months ended 30 June 2026

	Share capital US\$	Fair value reserve US\$	Regulatory reserve US\$ (note 11)	Retained profits US\$	Total US\$
At 1 January 2025	50,000,000	28,695	909,334	34,842,103	85,780,132
Profit for the year	-	-	-	6,199,250	6,199,250
Other comprehensive income for the year	-	114,153	-	-	114,153
Transfer from retained profits	-	-	453,775	(453,775)	-
At 31 December 2025 and 1 January 2026	50,000,000	142,848	1,363,109	40,587,578	92,093,535
Profit for the year	-	-	-	2,888,989	2,888,989
Other comprehensive income for the year	-	(116,220)	-	-	(116,220)
Transfer from retained profits	-	-	28,302	(28,302)	-
At 30 June 2026	<u>50,000,000</u>	<u>26,628</u>	<u>1,391,411</u>	<u>43,448,265</u>	<u>94,866,304</u>

KEB HANA GLOBAL FINANCE LIMITED

換銀韓亞環球財務有限公司

STATEMENT OF CASH FLOWS

(Unaudited)

For six months ended 30 June 2026

	Notes	30 June 2026 US\$	30 June 2025 US\$
OPERATING ACTIVITIES			
Profit before tax		3,421,499	4,098,213
Adjustments for:			
Depreciation	7	336,284	344,948
Interest expenses on lease liabilities	7	20,479	22,195
Interest expenses on provision for reinstatement cost		-	1,084
Impairment allowances on debt investments at FVOCI, net	6	994	64
Impairment allowances on loans and advances to customers, net	5	(29,903)	(33,603)
Gain on termination of lease contracts		-	(2,890)
Operating cash flows before changes in working capital		3,749,353	4,430,011
Changes in working capital:			
Loans and advances to customers		89,497	(42,084,267)
Debt investments at FVOCI		(3,064,465)	(287,214)
Prepayments and other receivables		(61,690)	(35,642)
Loans due to the Parent Bank		736,669	39,872,062
Loans due to other financial institutions		(600)	(3,000,138)
Accruals and other payables		87,156	(33,989)
Cash generated from operating activities		1,535,920	(1,139,177)
Hong Kong profits tax paid		-	-
Net cash flows (used in)/generated from operating activities		1,535,920	(1,139,177)
CASH FLOW FROM FINANCING ACTIVITIES			
Principal portion of lease payments	7	(333,515)	(295,481)
Interest element on lease liabilities	7	(20,479)	(23,279)
Net cash flows used in financial activity		(353,994)	(318,760)
NET (DECREASE) / INCREASE IN CASH AND CASH EQUIVALENTS			
		1,181,926	(1,457,937)
Cash and cash equivalents at the beginning of year		1,213,390	2,710,278
CASH AND CASH EQUIVALENTS AT 30 June		2,395,316	1,252,341
ANALYSIS OF THE BALANCES OF CASH AND CASH EQUIVALENTS			
Bank balances with the Parent Bank	13	1,651,370	883,934
Bank balances with other financial institutions		743,946	368,407
Cash and cash equivalents as stated in the statement of cash flows		2,395,316	1,252,341

KEB HANA GLOBAL FINANCE LIMITED

換銀韓亞環球財務有限公司

NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

1. ACCOUNTING POLICIES

The interim financial statements have been prepared in accordance with the same accounting policies adopted in the 2025 annual financial statements, except for the accounting policies that are expected to be reflected in the 2026 annual financial statements. The Company has not early adopted any other standard, interpretation or amendment that has been issued but is not yet effective.

2. INTEREST INCOME AND INTEREST EXPENSES

	Note	30 June 2026 US\$	30 June 2025 US\$
Interest income arising from:			
- Bank balances with the Parent Bank	13	10	18
- Loans and advances to customers		7,197,641	7,068,117
- Debt investments at FVOCI		351,332	373,355
		<u>7,548,983</u>	<u>7,441,490</u>
Interest expenses arising from:			
- Loans due to Parent Bank	13	4,122,231	3,994,141
- Loans due to other financial institutions		42,136	94,527
- Lease liabilities		20,479	22,195
- Provision for reinstatement cost		-	1,084
		<u>4,184,846</u>	<u>4,111,947</u>

3. FEE INCOME

	30 June 2026 US\$	30 June 2025 US\$
<i>Revenue from contracts with customers, recognised at a point in time</i>		
Arrangement fee on loans	488,614	406,500
Brokerage Income	1,138,985	2,047,317
Others	26,999	19,690
	<u>1,654,598</u>	<u>2,473,507</u>

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

4. PROFIT BEFORE TAXATION

Profit before tax is arrived at after charging/(crediting):

	Note	30 June 2026 US\$	30 June 2025 US\$
Depreciation of property and equipment	7	1,629	36,175
Depreciation of right-of-use assets	7	334,655	308,773
Interest expenses on lease liabilities	7	20,479	22,195
Gain in termination of lease contracts		-	(2,890)
Lease payments not included in the measurement of lease liabilities	7	44,617	43,130
Auditors' remuneration		17,449	55,652
Exchange differences, net		<u>(4,455)</u>	<u>(18,463)</u>

5. LOANS AND ADVANCES TO CUSTOMERS

	30 June 2026 US\$	31 Dec 2025 US\$
Loans and advances to customers	291,709,088	291,798,585
Less: Impairment losses		
- Stage 1	(262,988)	(288,197)
- Stage 2	(16,788)	(23,147)
- Stage 3	<u>(1,665)</u>	<u>-</u>
	<u>291,427,647</u>	<u>291,487,241</u>

The gross loans and advances to customers classified at different stages are analysed as follows:

	30 June 2026 US\$	31 Dec 2025 US\$
Gross loans and advances to customers		
- Stage 1	275,658,183	279,750,509
- Stage 2	12,043,092	12,048,076
- Stage 3	<u>4,007,813</u>	<u>-</u>
	<u>291,709,088</u>	<u>291,798,585</u>

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

5. LOANS AND ADVANCES TO CUSTOMERS (continued)

An analysis of changes in the gross carrying amounts and the corresponding loss allowances is as follows:

	Stage 1 US\$	Stage 2 US\$	Stage 3 US\$	Total US\$
<u>Gross amount</u>				
At 1 January 2025	232,489,815	-	-	232,489,815
Transfer to Stage 2	(12,174,808)	12,174,808	-	-
New assets originated	129,961,254	-	-	129,961,254
Assets repaid	<u>(70,525,752)</u>	<u>(126,732)</u>	<u>-</u>	<u>(70,652,484)</u>
At 31 December 2025 and 1 January 2026	279,750,509	12,048,076	-	291,798,585
Transfer to Stage 3	(4,040,689)	-	4,040,689	-
New assets originated	33,691,306	-	-	33,691,306
Assets repaid	<u>(33,742,943)</u>	<u>(4,984)</u>	<u>(32,876)</u>	<u>(33,780,803)</u>
At 30 June 2026	<u>275,658,183</u>	<u>12,043,092</u>	<u>4,007,813</u>	<u>291,709,088</u>
<u>Loss allowance</u>				
At 1 January 2025	422,587	-	-	422,587
Transfer to Stage 2	(17,532)	17,532	-	-
New assets originated	90,232	-	-	90,232
Assets repaid	(220,815)	-	-	(220,815)
Net re-measurement of loss allowance	<u>13,725</u>	<u>5,615</u>	<u>-</u>	<u>19,340</u>
At 31 December 2025 and 1 January 2026	288,197	23,147	-	311,344
Transfer to Stage 3	(1,410)	-	1,410	-
New assets originated	11,735	-	-	11,735
Assets repaid	(33,990)	-	-	(33,990)
Net re-measurement of loss allowance	<u>(1,544)</u>	<u>(6,359)</u>	<u>255</u>	<u>(7,648)</u>
At 30 June 2026	<u>262,988</u>	<u>16,788</u>	<u>1,665</u>	<u>281,441</u>

KEB HANA GLOBAL FINANCE LIMITED

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

6. DEBT INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	30 June 2026 US\$	31 Dec 2025 US\$
Debt investments at FVOCI listed outside Hong Kong	<u>19,409,063</u>	<u>16,461,812</u>
Analysed by type of issuers as follows:		
- Banks	10,268,295	10,376,810
- Government	<u>9,140,768</u>	<u>6,085,002</u>
	<u>19,409,063</u>	<u>16,461,812</u>

The movements of the debt investments at FVOCI are as follows:

	30 June 2026 US\$	31 Dec 2025 US\$
At beginning of year	16,461,812	16,080,832
Redemption	(3,000,000)	(16,000,000)
New investments purchased	5,991,094	16,089,322
Amortisation	73,371	177,396
Net changes in fair value	<u>(117,214)</u>	<u>114,262</u>
At end of year	<u>19,409,063</u>	<u>16,461,812</u>

During the period ended 30 June 2026, the gross loss in respect of the Company's debt investments at FVOCI recognised in other comprehensive income amounted to US\$117,214 (2025: gross gain US\$114,262), of which no amount was reclassified from other comprehensive income to profit or loss (2025: Nil).

The Company applies the general approach to provide for expected credit losses prescribed by HKFRS 9. Movements in the loss allowance for debt investments at FVOCI are as follows:

	30 June 2026 US\$	31 Dec 2025 US\$
<u>Stage 1</u>		
At beginning of year	5,644	5,753
Impairment losses, net	<u>994</u>	<u>(109)</u>
At end of year	<u>6,638</u>	<u>5,644</u>

KEB HANA GLOBAL FINANCE LIMITED

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

7. PROPERTY AND EQUIPMENT AND LEASES

	Right-of-use assets			Owned assets			
	Office premises and staff quarters US\$	Motor vehicle US\$	Total US\$	Leasehold improvements US\$	Furniture and fixtures US\$	Office equipment US\$	Total US\$
<u>Cost</u>							
At 1 January 2025	1,733,593	-	1,733,593	406,623	86,871	307,915	801,409
Additions	604,534	78,258	682,792	-	-	-	-
Termination of lease contracts/disposals	(450,398)	-	(450,398)	-	-	-	-
At 31 December 2025 and 1 January 2026	1,887,729	78,258	1,965,987	406,623	86,871	307,915	801,409
Additions	162,150	-	162,150	-	-	-	-
Termination of lease contracts/disposals	(159,444)	-	(159,444)	-	(119)	-	(119)
At 30 June 2026	<u>1,890,435</u>	<u>78,258</u>	<u>1,968,693</u>	<u>406,623</u>	<u>86,752</u>	<u>307,915</u>	<u>801,290</u>
<u>Accumulated depreciation</u>							
At 1 January 2025	565,517	-	565,517	340,872	86,871	295,859	723,602
Provided for the year	617,682	14,336	632,018	65,751	-	5,486	71,237
Written back on termination of lease contracts/disposals	(354,891)	-	(354,891)	-	-	-	-
At 31 December 2025 and 1 January 2026	828,308	14,336	842,644	406,623	86,871	301,345	794,839
Provided for the year	326,896	7,759	334,655	-	-	1,629	1,629
Written back on termination of lease contracts/disposals	(160,330)	-	(160,330)	-	(119)	-	(119)
At 30 June 2026	<u>994,874</u>	<u>22,095</u>	<u>1,016,969</u>	<u>406,623</u>	<u>86,752</u>	<u>302,974</u>	<u>796,349</u>
<u>Net book value</u>							
At 31 December 2025	<u>895,561</u>	<u>56,163</u>	<u>951,724</u>	<u>-</u>	<u>-</u>	<u>4,941</u>	<u>4,941</u>
At 30 June 2026	<u>1,059,421</u>	<u>63,922</u>	<u>1,123,343</u>	<u>-</u>	<u>-</u>	<u>6,570</u>	<u>6,570</u>

NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

7. PROPERTY AND EQUIPMENT AND LEASES (continued)

The Company's right of use of office premises and staff quarters represents future lease payments for office premise and staff residences. The office premise is held for own use and the staff residences are held for home staff housing. The office premise is held on a medium-term lease expiring on 31 May 2027 and the staff residences are held on a medium-term leases expiring from 1 April 2028 to 4 September 2028.

The Company leases its office used in its operations. Lease for this asset is negotiated for terms of three years and all the lease payments are fixed.

Maturity profile of lease liabilities

	30 June 2026 US\$	31 Dec 2025 US\$
Within one year	675,746	650,271
After one year but within five years	<u>331,858</u>	<u>541,974</u>
Lease liabilities (undiscounted)	1,007,604	1,192,245
Discount amount	<u>(32,801)</u>	<u>(46,963)</u>
Lease liabilities (discounted)	<u><u>974,803</u></u>	<u><u>1,145,282</u></u>

The fair value was determined by discounting the expected future cash flows at prevailing interest rates. The weighted average incremental borrowing rate applied to the lease liabilities recognized at 30 June 2026 was 3.76% (2025: 3.77%).

Movements of carrying amounts of lease liabilities

	30 June 2026 US\$	31 Dec 2025 US\$
At beginning of year	1,145,282	1,176,828
Additions	162,150	682,792
Amortisation	20,479	45,342
Payments	(353,994)	(663,562)
Termination of lease contracts	<u>886</u>	<u>(96,118)</u>
At end of year	<u><u>974,803</u></u>	<u><u>1,145,282</u></u>

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

7. PROPERTY AND EQUIPMENT AND LEASES (continued)

Amounts recognized in the statement of profit or loss and other comprehensive income

	30 June 2026 US\$	30 June 2025 US\$
Depreciation of right-of-use assets (note 7)	334,655	308,773
Interest expenses on lease liabilities (note 7)	20,479	22,195
Expenses relating to leases of low-value assets (included in other operating expenses)	44,617	43,130
	<u>399,751</u>	<u>374,098</u>

During the period ended 30 June 2026, the Company had total cash outflows for leases of US\$353,994 (2025: US\$663,562). The Company also had non-cash additions of right-of-use assets and lease liabilities of US\$162,150 (2025: US\$682,792).

8. INTANGIBLE ASSETS

Intangible assets represent club debentures carried at cost less any subsequent accumulated impairment losses and are amortised on the straight-line basis over their useful lives. 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.

9. PROVISION FOR REINSTATEMENT COST

	30 June 2026 US\$	31 Dec 2025 US\$
At 1 January	128,399	127,314
Additional provision made during the year	-	1,085
At 30 June and 31 December	<u>128,399</u>	<u>128,399</u>

KEB HANA GLOBAL FINANCE LIMITED

換銀韓亞環球財務有限公司

NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

10. SHARE CAPITAL

	30 June 2026		31 Dec 2025	
	Number of shares	US\$	Number of shares	US\$
Ordinary shares, issued and fully paid:				
At the beginning and end of year	<u>50,000,000</u>	<u>50,000,000</u>	<u>50,000,000</u>	<u>50,000,000</u>

In accordance with section 135 of the Hong Kong Companies Ordinance, the ordinary shares of the Company do not have a par value.

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.

11. NATURE AND PURPOSE OF RESERVES

Fair value reserve

The fair value reserve comprises of the cumulative net change in the fair value of debt investments at fair value through other comprehensive income until the assets are derecognised or reclassified. This amount is adjusted by the amount of loss allowance.

Regulatory reserve

The regulatory reserve is maintained to satisfy the provisions of the Banking Ordinance for prudential supervision purposes and is distributable to owners of the Company subject to consultation with the Hong Kong Monetary Authority. Changes in the amount are made directly through retained profits.

12. LOANS TO DIRECTORS

The company did not make any loans to directors during the period ended 30 June 2026 and 31 December 2025, which are required to be disclosed pursuant to section 383(1)(d) of the Hong Kong Companies Ordinance and Part 3 of the Companies (Disclosure of Information about Benefits of Directors) Regulation.

KEB HANA GLOBAL FINANCE LIMITED

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS

For the period ended 30 June 2026

13. RELATED PARTY TRANSACTIONS

During the year, the Company entered into transactions with related parties in the ordinary course of its business. In the opinion of the directors, the transactions were conducted on an arm's length basis. Transactions entered into by the Company during the period and balances with related parties as at 30 June 2026 and 31 December 2025 were as follows:

Balances with the Parent Bank

	30 June 2026 US\$	31 Dec 2025 US\$
Bank balances with the Parent Bank	1,651,370	811,339
Loans due to the Parent Bank (note)	<u>216,087,686</u>	<u>215,351,017</u>

Note:

Loans due to the Parent Bank are unsecured, and bear interest at the weighted average rate of 3.99% per annum (31 Dec 2025: 4.05% per annum) and will mature in the second half of 2026 (31 Dec 2025: first half of 2026).

Transactions with the Parent Bank

	30 June 2026 US\$	30 June 2025 US\$
Interest expenses	4,122,231	3,944,141
Interest income	10	18
Brokerage income	52,402	103,836
Sundry commission paid	162	169
Recharge of information system maintenance and license fee	<u>202,065</u>	<u>4,619</u>

14. APPROVAL OF BANKING DISCLOSURE STATEMENTS

The banking disclosure statements were reviewed by internal auditor and approved by senior management.

UNAUDITED BANKING DISCLOSURE STATEMENTS

Key prudential ratios and overview of risk-weighted amount

Key prudential ratios

The following table sets out the key prudential ratios that it is required to calculate for the purpose of the Banking (Capital) Rules (“BCR”) or the Banking (Liquidity) Rules (“BLR”).

Table KM1: Key prudential ratios		30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Regulatory capital (US\$) ⁽ⁱ⁾					
1 & 1a	Common Equity Tier 1 (CET1)	93,125,319	91,215,236	90,374,628	89,375,927	87,746,132
2 & 2a	Tier 1	93,125,319	91,215,236	90,374,628	89,375,927	87,746,132
3 & 3a	Total capital	94,395,979	92,463,336	91,679,157	90,503,066	89,080,164
	RWA (US\$) ⁽ⁱ⁾					
4	Total RWA	115,515,796	113,252,580	117,441,443	103,076,262	119,634,101
4a	Total RWA (pre-floor)	115,515,796	113,252,580	117,441,443	103,076,262	119,634,101
	Total RWA (pre-floor) Risk-based regulatory capital ratios (as a percentage of RWA)(i)					
5 & 5a	CET1 ratio (%)	80.62	80.54	76.95	86.71	73.35
5b	CET1 ratio (%) (pre-floor ratio)	80.62	80.54	76.95	86.71	73.35
6 & 6a	Tier 1 ratio (%)	80.62	80.54	76.95	86.71	73.35
6b	Tier 1 ratio (%) (pre-floor ratio)	80.62	80.54	76.95	86.71	73.35
7 & 7a	Total capital ratio (%)	81.72	81.64	78.06	87.80	74.46
7b	Total capital ratio (%) (pre-floor ratio)	81.72	81.64	78.06	87.80	74.46
	Additional CET1 buffer requirements (as a percentage of RWA) ⁽ⁱ⁾					
8	Capital conservation buffer requirement (%)	2.500	2.500	2.500	2.500	2.500
9	Countercyclical capital buffer requirement (%)	0.653	0.649	0.676	0.839	0.607
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	3.153	3.149	3.176	3.339	3.107
12	CET1 available after meeting the AI's minimum capital requirements (%)	73.72	73.64	70.06	79.80	66.46
	Basel III leverage ratio ⁽ⁱⁱⁱ⁾					
13	Total leverage ratio (LR) exposure measure	313,366,570	303,658,792	309,468,414	272,320,113	292,424,957
13a	LR exposure measure based on mean values of gross assets of SFTs	313,366,570	303,658,792	309,468,414	272,320,113	292,424,957
14, 14a & 14b	LR (%)	29.72	30.04	29.20	32.82	30.01
14c & 14d	LR (%) based on mean values of gross assets of SFTs	29.72	30.04	29.20	32.82	30.01
	Liquidity Maintenance Ratio (LMR) ⁽ⁱⁱⁱ⁾					
	Applicable to category 2A institutions only:					
17a	LMR (%)	15,727.26	1,408.00	1,060.30	451.53	264.34

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UNAUDITED BANKING DISCLOSURE STATEMENTS

- (i) The regulatory capital, RWAs, risk-based regulatory capital ratios and additional CET1 buffer requirements are disclosed in accordance with the information contained in the Capital Adequacy Ratio Return submitted to the HKMA on a solo basis under BCR.
- (ii) The Basel III leverage ratio disclosures are made in accordance with the information contained in the Leverage Ratio Return submitted to HKMA under BCR.
- (iii) The Liquidity maintenance ratios shown are the arithmetic mean of the average LMRs of the 3 calendar months within the quarter. The average LMR of each calendar month is the arithmetic mean of each calendar month's average liquidity maintenance ratio as reported in the Return of Liquidity Position submitted to HKMA. The Company calculates the average liquidity maintenance ratio of each calendar month by reference to positions of specified days approved by the HKMA pursuant to Rule 48(2) of the Banking (Liquidity) Rules.
- (iv) The Company is not designated as category 1 institution, Net Stable Funding Ratio ("NSFR") is not applicable to the Company.
- (v) The Company is not designated as category 2A institution, Core Funding Ratio("CFR") is not applicable to the Company.

UNAUDITED BANKING DISCLOSURE STATEMENTS

Overview of risk-weighted amount

The following table provides an overview of capital requirements in terms of a detailed breakdown of risk-weighted assets for various risks. Minimum capital requirement represents the amount of capital to be held for that risk based on its RWAs after any applicable scaling factor multiplied by 8%.

Table OV1: Overview of RWA		RWA		Minimum capital requirements
		30-June-2026	31-Mar-2026	30-June-2026
		(US\$)	(US\$)	(US\$)
1	Credit risk for non-securitization exposures	101,652,287	99,847,934	8,132,183
2	Of which STC approach			
2a	Of which BSC approach	101,652,287	99,847,934	8,132,183
3	Of which foundation IRB approach			
4	Of which supervisory slotting criteria approach			
5	Of which advanced IRB approach			
5a	Of which retail IRB approach			
5b	Of which specific risk-weight approach			
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR			
6	Counterparty credit risk and default fund contributions	-	-	-
7	Of which SA-CCR approach			
7a	Of which CEM			
8	Of which IMM(CCR) approach			
9	Of which others			
10	CVA risk	-	-	-
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	-	-	-
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
25	Operational risk	14,264,130	13,801,518	1,141,130
25a	Sovereign concentration risk			
25	Amounts below the thresholds for deduction (subject to 250% RW)			
26	Output floor level applied			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	400,621	396,872	32,050
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	400,621	396,872	32,050
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
29	Total	115,515,796	113,252,580	9,241,263

UNAUDITED BANKING DISCLOSURE STATEMENTS

Composition of Regulatory capital

Composition of regulatory capital

The following table sets out the detailed compositions of the company's regulatory capital on solo basis.

		Amount (USD)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Table CC1 : Composition of regulatory capital			
As at 30 June 2026			
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	50,000,000	[c]
2	Retained earnings	43,448,265	[d]
3	Disclosed reserves	1,418,039	[e] + [f]
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	CET1 capital before regulatory deductions	94,866,304	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	254,963	[a]
10	Deferred tax assets (net of associated deferred tax liabilities)	94,611	[b]
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	1,391,411	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-	
26b	Regulatory reserve for general banking risks	1,391,411	[e]
26c	Securitization exposures specified in a notice given by the MA	-	

UNAUDITED BANKING DISCLOSURE STATEMENTS

		Amount (USD)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Table CC1 : Composition of regulatory capital			
As at 30 June 2026			
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	1,740,985	
29	CET1 capital	93,125,319	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	AT1 capital before regulatory deductions	-	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	93,125,319	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	1,270,660	[g]
51	Tier 2 capital before regulatory deductions	1,270,660	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	

UNAUDITED BANKING DISCLOSURE STATEMENTS

		Amount (USD)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Table CC1 : Composition of regulatory capital			
As at 30 June 2026			
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	-	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	-	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	1,270,660	
59	Total regulatory capital (TC = T1 + T2)	94,395,979	
60	Total RWA	115,515,796	
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	80.62%	
62	Tier 1 capital ratio	80.62%	
63	Total capital ratio	81.72%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.153%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.653%	
67	of which: higher loss absorbency requirement	0.000%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	73.72%	
National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	1,671,281	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	1,270,660	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	

UNAUDITED BANKING DISCLOSURE STATEMENTS

Reconciliation of regulatory capital to balance sheet

The table below show the link between balance sheet in published financial statements and the numbers that are used in composition of regulatory capital disclosure template set out in table CC1.

	Balance sheet as in published financial statements/Under regulatory scope of consolidation* (as at 30 June 2026) (USD)	Reference
Table CC2: Reconciliation of regulatory capital to balance sheet		
Assets		
Bank balances with Parent Bank	1,651,370	
Bank balances with other financial institutions	743,946	
Loans and advances	291,427,647	
Debt investments at fair value through other comprehensive income	19,409,063	
Property and equipment	4,941	
Right-of-use-assets	951,724	
Intangible assets	254,963	[a]
Deferred tax assets	94,611	[b]
Prepayments and other receivables	289,420	
Total assets	314,827,685	
Liabilities		
Loans due to the Parent Bank	216,087,686	
Loans due to other financial institutions	2,020,650	
Lease liabilities	974,803	
Provision for reinstatement cost	128,399	
Accruals and other payables	216,869	
Tax payable	532,974	
Total liabilities	219,961,381	
Shareholders' equity		
Share capital	50,000,000	[c]
Reserve	44,866,304	
<i>Of which: Retained earnings</i>	43,448,265	[d]
<i>Of which: Regulatory Reserve</i>	1,391,411	[e]
<i>Of which: Regulatory Reserve eligible for AT2</i>	1,270,660	[g]
<i>Of which: Accumulated other comprehensive income</i>	26,628	[f]
Total shareholders' equity	94,866,304	

* The scope of accounting consolidation and scope of regulatory consolidation are exactly the same.

UNAUDITED BANKING DISCLOSURE STATEMENTS

Main features of regulatory capital instruments

The following table provides a description on the main features of the CET1, Additional Tier 1 and Tier 2 capital instruments that are included in regulatory capital.

At 30 June 2026

Table CCA: Main features of regulatory capital instruments		Quantitative / qualitative
		Ordinary shares
1	Issuer	KEB Hana Global Finance Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable
3	Governing law(s) of the instrument	Hong Kong Special Administrative Region of the People's Republic of China
<i>Regulatory treatment</i>		
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting)	USD50 million
9	Par value of instrument	No Par Value
10	Accounting classification	Shareholders' equity
11	Original date of issuance	July 2, 2009
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
<i>Coupons / dividends</i>		
17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	NA
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
25	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

UNAUDITED BANKING DISCLOSURE STATEMENTS

Macroprudential supervisory measures

Geographical distribution of credit exposures used in countercyclical capital buffer

The following table presents the company's CCyB ratio, the geographic breakdown of risk-weighted amounts in relation to jurisdictions in which it has private sector credit exposures and the applicable Jurisdictional CCyB ratio of each jurisdiction. The company uses the ultimate risk basis to determine the geographical allocation for credit risk and risk country for market risk.

Table CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

At 30 June 2026					
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio (USD'000)	AI-specific CCyB ratio (%)	CCyB amount (USD'000)
1	Hong Kong SAR	0.5	4,991		
2	South Korea	1	16,056		
3	Germany	0.75	8,044		
4	Netherlands	2	1,593		
N+1	Sum		30,684		
N+2	Total		42,539	0.653	278

Leverage ratio

Summary comparison of accounting assets against leverage ratio exposure

The following table reconcile the total assets in the published financial statements to the LR exposure measure.

Table LR1: Summary comparison of accounting assets against leverage ratio exposure

		At 30 June 2026
	Item	Value under the LR framework (US\$)
1	Total consolidated assets as per published financial statements	314,827,685
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	-
9	Adjustment for SFTs (i.e. repos and similar secured lending)	-
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	-
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	-
12	Other adjustments	(1,461,115)
13	Leverage ratio exposure measure	313,366,570

UNAUDITED BANKING DISCLOSURE STATEMENTS

Leverage ratio

The following table provides a detailed breakdown of the components of the LR denominator.

Table LR2: Leverage ratio		US\$	
		30 June 2026	31 March 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	315,109,220	305,365,429
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(1,665)	-
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,740,985)	(1,706,637)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	313,366,570	303,658,792
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add-on amounts for PFE associated with all derivative contracts	-	-
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	-	-
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	-	-
20	Less: Adjustments for conversion to credit equivalent amounts	-	-
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	Off-balance sheet items (sum of rows 19 to 21)	-	-
Capital and total exposures			
23	Tier 1 capital	93,125,319	91,215,236
24	Total exposures (sum of rows 7, 13, 18 and 22)	313,366,570	303,658,792
Leverage ratio			
25 & 25a	Leverage ratio	29.72%	30.04%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	313,366,570	303,658,792
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	29.72%	30.04%

UNAUDITED BANKING DISCLOSURE STATEMENTS

Credit risk for non-securitization exposures

The following tables provide detailed information relating to credit risk for non-securitization exposures under BSC approach.

Credit quality exposures

At 30 June 2026

Table CR1: Credit quality exposures		Gross carrying amounts of		Allowances / Impairments (US\$) (c)	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures (US\$) (f)	Net values (a+b-c) (US\$)
		Defaulted Exposures (US\$) (a)	Non- defaulted Exposures (US\$) (b)		Allocated in regulatory category of specific provisions (US\$) (d)	Allocated in regulatory category of collective provisions (US\$) (e)		
1	Loans	-	291,709,088	281,441				291,427,647
2	Debt securities	-	19,409,157	94				19,409,063
3	Off-balance sheet exposures	-	-	-				-
4	Total	-	311,118,245	281,535				310,836,710

Changes in defaulted loans and debt securities

Table CR2 : Changes in defaulted loans and debt securities

		Amount US\$
1	Defaulted loans and debt securities at end of December 2025	0
2	Loans and debt securities that have defaulted since the last reporting period	0
3	Returned to non-defaulted status	0
4	Amounts written off	0
5	Other changes	0
6	Defaulted loans and debt securities at end of June 2026	0

Overview of recognized credit risk mitigation

At 30 June 2026

Table CR3: Overview of recognized credit risk mitigation		Exposures unsecured: carrying amount (US\$)	Exposures to be secured (US\$)	Exposures secured by recognized collateral (US\$)	Exposures secured by recognized guarantees (US\$)	Exposures secured by recognized credit derivative contracts (US\$)
1	Loans	47,317,255	244,110,392	-	244,110,392	-
2	Debt securities	19,409,063	-	-	-	-
3	Total	66,726,318	244,110,392	-	244,110,392	-
4	Of which defaulted	-	-	-	-	-

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Overview of recognized credit risk mitigation

Table CR4: Credit risk exposures and effects of recognized credit risk mitigation – BSC approach

At 30 June 2026

(US\$)		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	9,140,791		9,140,791		1,522,477	17%
2	Public sector entity exposures			10,790,027		2,158,005	20%
3	Multilateral development bank exposures					-	
4	Unspecified multilateral body exposures						
5	Bank exposures	17,635,238		251,040,753		54,185,395	22%
6	Eligible covered bond exposures						
7	Exposures arising from IPO financing						
8	Real estate exposures						
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)						
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)						
8c	Of which: other real estate exposures						
9	Equity exposures						
10	Significant capital investments in commercial entities						
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities						
12	Subordinated debts issued by banks and corporates						
13	Cash and gold						
14	Items in the process of clearing or settlement						
15	Other exposures	287,981,952		43,786,410		43,786,410	100%
15a	Group 1 cryptoasset exposures (other than those related to group 1a cryptoassets issued by the Government or domestic public sector entities)						
16	Total	314,757,981	-	314,757,981	-	101,652,287	32%

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Credit risk exposures by asset classes and by risk weights

Table CR5: Credit risk exposures by asset classes and by risk weights – BSC version

US\$, at 30 June 2026

		0%	10%	20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	-	3,056,813	6,083,978	-	-	9,140,791

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	10,790,027	-	-	10,790,027

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	-	-	-

		50%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Unspecified multilateral body exposures	-	-	-

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank exposures	246,069,197	4,971,556	-	251,040,753

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	Eligible covered bond exposures	-	-	-	-

		10%	50%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Exposures arising from IPO financing	-	-	-	-

		40%	50%	70%	100%	120%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	Real estate exposures	-	-	-	-	-	-	-	-
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-	-	-
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-	-	-
8c	Of which: other real estate exposures	-	-	-	-	-	-	-	-

		250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Equity exposures	-	-	-	-

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Significant capital investments in commercial entities	-	-	-	-	-

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		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-
		150%			Other	Total credit exposure amount (post-CCF and post-CRM)
12	Subordinated debts issued by banks and corporates	-	-	-	-	-
		0%	100%		Other	Total credit exposure amount (post-CCF and post-CRM)
13	Cash and gold	-	-	-	-	-
		0%	20%		Other	Total credit exposure amount (post-CCF and post-CRM)
14	Items in the process of clearing or settlement	-	-	-	-	-
		100%	1250%		Other	Total credit exposure amount (post-CCF and post-CRM)
15	Other exposures	43,786,410	-	-	-	43,786,410
			1250%			Total credit exposure amount (post-CCF and post-CRM)
15a	Group 1 cryptoasset exposures (other than those related to group 1a cryptoassets issued by the Government or domestic public sector entities)					

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures (BSC version)

US\$, at 30 June 2026

	Risk Weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	(post-CCF and post-CRM)
1	Less than 40%	266,000,015	-	-	266,000,015
2	40-70%	-	-	-	-
3	100%-120%	48,757,966	-	-	48,757,966
4	150%	-	-	-	-
5	250%	-	-	-	-
6	400%	-	-	-	-
7	1250%	-	-	-	-
8	Total exposures	314,757,981	-	-	314,757,981

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Assets encumbrance

30 June 2026			
Table : ENC	Encumbered assets (US\$)	Unencumbered assets (US\$)	Total (US\$)
Bank balances with Parent Bank	-	1,651,370	1,651,370
Bank balances with other financial institutions	-	743,946	743,946
Loans and advances	-	291,427,647	291,427,647
Debt investments at fair value through other comprehensive income	-	19,409,063	19,409,063
Other assets	-	1,595,659	1,595,659
Total	-	314,827,685	314,827,685

Other Disclosure

Off-balance sheet exposures other than derivative transaction

The following table gives the nominal contract amounts and the total risk-weighted amount for credit risk of contingent liabilities and commitments.

Items		30 June 2026 US\$ (Contractual Amounts)
(a)	Direct credit substitutes	
(b)	Transaction-related contingencies	
(c)	Trade-related contingencies	
(d)	Note issuance and revolving underwriting facilities	
(e)	Forward forward deposits placed	
(f)(i)	Commitments which have an original maturity of not more than one year	
(ii)	Commitments which have an original maturity of more than one year	
(iii)	Commitments which may be cancelled at any time unconditionally	
	Total	0
Total risk-weighted amount		0

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International Claims

The analysis of international claims is prepared in accordance with the HKMA Return of International Banking Statistics. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies. The table below shows claims on individual countries and territories or areas, after recognised risk transfer, amounting to not less than 10% of the company's total international claims.

At 30 June 2026			Non-bank private sector			
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
	US\$	US\$	US\$	US\$	US\$	US\$
Developed countries	743,181	9,140,791	-	9,637,125	-	19,521,097
Offshore centres	-	-	-	5,559,389	-	5,559,389
Developing Africa and Middle East	4,971,556	-	-	-	-	4,971,556
Developing Asia and Pacific	245,155,041	-	10,790,027	27,343,811	-	283,288,879
-of which South Korea	245,155,041	-	10,790,027	16,056,223	-	272,001,291
International Organisations	-	-	-	-	-	-

Loans and Advances by Geographical Areas

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

As at 30 June 2026	Gross loans and advances	Overdue loans and advances	Impaired Loans (individually determined)	Individually assessed impairment allowances	Collectively assessed impairment allowance
	US\$	US\$	US\$	US\$	US\$
Hong Kong	4,991,493				(41,521)
South Korea	260,253,430			(1,665)	(123,211)
United States	-				-
Others	26,464,165				(115,044)
TOTAL	291,709,088	-	-	(1,665)	(279,776)

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Loans and Advances by Industry Sectors

The analysis of gross loans and advances to customers by industry sector based on categories and definitions used by the HKMA is as follows:

As at 30 June 2026	Gross loans and advances	% of gross loans and advances covered by collateral	Overdue loans and advances	Impaired loans (Individually determined)	Individually assessed impairment allowances	Collectively assess impairment allowances	Impaired loans written off during the year	Impairment charged/ (credited) to statement of profit or loss during the year
	US\$		US\$	US\$	US\$	US\$	US\$	US\$
Loans and advances for use in Hong Kong	-	-	-	-	-	-	-	-
Loans and advances for use outside Hong Kong	291,709,088	3.44	-	-	(1,665)	(279,776)	-	(29,903)
TOTAL	291,709,088	3.44	-	-	(1,665)	(279,776)	-	(29,903)

Overdue and Rescheduled Assets

(i) 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 end of reporting period.

There are no overdue loans and advances to customers and banks as at 30 June 2026.

(ii) Rescheduled loans and advances

Rescheduled loans and advances are those loans and advances which have been restructured or renegotiated because of deterioration in the financial position of the borrower, or of the inability of the borrower to meet the original repayment schedule and for which the revised payment terms are non-commercial to the Company.

Rescheduled loans and advances to customers are stated net of any advances which have been subsequently become overdue for more than three months and which are included in "Overdue loans and advances."

There are no rescheduled loans and advances to customers and banks as at 30 June 2026.

(iii) There are no other overdue assets as at 30 June 2026.

(iv) There are no repossessed assets held as at 30 June 2026.

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Non-bank Mainland China Exposures

The analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures with reference to the Completion Instruction for the HKMA return of non-bank Mainland exposures.

At 30 June 2026		Items in HKMA return	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
			US\$	US\$	US\$
1	Central government, central government owned entities and their subsidiaries and joint ventures (JVs)	1	-	-	-
2	Local governments, local government-owned entities and their subsidiaries and JVs	2	-	-	-
3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3	-	-	-
4	Other entities of central government not reported in item 1 above	4	-	-	-
5	Other entities of local governments not reported in item 2 above	5	-	-	-
6	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6	4,991,493	-	4,991,493
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	7	-	-	-
	Total	8	4,991,493	-	4,991,493
	Total assets after provision				314,827,685
	On-balance sheet exposures as percentage of total assets				1.59%

Currency Risk

The Company's net positions or net structural positions in foreign currencies are disclosed as follows when each currency constitutes 10% or more of the respective total net position or total structural position in all foreign currencies.

As at 30 June 2026			
	USD (US\$'000)	EUR (US\$'000)	Total Foreign Currencies (US\$'000)
Non-structural position			
Spot assets	296,373	18,004	314,377
Spot liabilities	(296,333)	(18,002)	(314,335)
Forward purchases	-	-	-
Forward sales	-	-	-
Net option position	-	-	-
Net long (short) position	40	2	42
Net structural position	-	-	-