



KEB HANA GLOBAL FINANCE LIMITED

換銀韓亞環球財務有限公司

Banking Disclosure Statements

30 September 2025

(Unaudited)

**These disclosures are prepared under
the Banking (Disclosure) Rules**

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

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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 “Capital Rules”). In accordance with the Capital Rules, the Company has adopted the “Basic Approach” for the calculation of risk-weighted assets for credit risk, and the “Standardised 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.

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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-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
	Regulatory capital (US\$) ⁽ⁱ⁾					
1 & 1a	Common Equity Tier 1 (CET1)	89,375,927	87,746,132	86,037,997	84,505,246	82,350,993
2 & 2a	Tier 1	89,375,927	87,746,132	86,037,997	84,505,246	82,350,993
3 & 3a	Total capital	90,503,066	89,080,164	87,423,955	85,837,202	83,586,769
	RWA (US\$) ⁽ⁱ⁾					
4	Total RWA	103,076,262	119,634,101	123,517,036	124,973,717	115,751,588
4a	Total RWA (pre-floor)	103,076,262	119,634,101	123,517,036	124,973,717	115,751,588
	Risk-based regulatory capital ratios (as a percentage of RWA) ⁽ⁱ⁾					
5 & 5a	CET1 ratio (%)	86.71	73.35	69.66	67.62	71.14
5b	CET1 ratio (%) (pre-floor ratio)	86.71	73.35	69.66	67.62	71.14
6 & 6a	Tier 1 ratio (%)	86.71	73.35	69.66	67.62	71.14
6b	Tier 1 ratio (%) (pre-floor ratio)	86.71	73.35	69.66	67.62	71.14
7 & 7a	Total capital ratio (%)	87.80	74.46	70.78	68.68	72.21
7b	Total capital ratio (%) (pre-floor ratio)	87.80	74.46	70.78	68.68	72.21
	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 (%)	0.839	0.607	0.593	0.593	0.691
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	3.339	3.107	3.093	3.093	3.191
12	CET1 available after meeting the AI's minimum capital requirements (%)	79.80	66.46	62.78	60.68	64.21
	Basel III leverage ratio ⁽ⁱⁱ⁾					
13	Total leverage ratio (LR) exposure measure	272,320,113	292,424,957	268,454,156	251,820,866	236,340,547
13a	LR exposure measure based on mean values of gross assets of SFTs	272,320,113	292,424,957	268,454,156	251,820,866	236,340,547
14, 14a & 14b	LR (%)	32.82	30.01	32.05	33.56	34.84
14c & 14d	LR (%) based on mean values of gross assets of SFTs	32.82	30.01	32.05	33.56	34.84
	Liquidity Maintenance Ratio (LMR) ⁽ⁱⁱⁱ⁾					
	Applicable to category 2A institutions only:					
17a	LMR (%)	451.53	264.34	236.29	3,230.55	859.67

(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.

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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%.

		RWA		Minimum capital requirements
		30 Sep 2025 (US\$)	30 Jun 2024 (US\$)	30 Sep 2025 (US\$)
Table OV1: Overview of RWA				
1	Credit risk for non-securitization exposures	90,171,128	106,722,531	7,213,690
2	Of which STC approach			
2a	Of which BSC approach	90,171,128	106,722,531	7,213,690
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			
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	-	-	-
24	Operational risk	13,235,502	13,152,495	1,058,840
24a	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	330,368	240,925	26,429
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	330,368	240,925	26,429
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	103,076,262	119,634,101	8,246,101

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Leverage ratio

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

Table LR2: Leverage ratio		US\$	
		30 Sep 25	30 Jun25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	273,863,487	293,975,236
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	-	-
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,543,374)	(1,550,279)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	272,320,113	292,424,957
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	89,375,927	87,746,132
24	Total exposures (sum of rows 7, 13, 18 and 22)	272,320,113	292,424,957
Leverage ratio			
25 & 25a	Leverage ratio	32.82%	30.01%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable
Leverage ratio			
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)	272,320,113	292,424,957
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)	32.82%	30.01%