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

Banking Disclosure Statements

30 September 2026

(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

CONTENTS

		Pages
Introduction and Basis of Preparation		3
Unaudited Banking Disclosure Statements		4 - 6
Key prudential ratios and overview of risk-weighted amount		
Table KM1:	Key prudential ratios	4
Table OV1:	Overview of risk-weighted amount	5
Leverage ratio		
Table LR2:	Leverage ratio	6

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 "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.

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

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-26	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
	Regulatory capital (US$) [(i)]					
1 & 1a	Common Equity Tier 1 (CET1)	94,472,037	93,125,319	91,215,236	90,374,628	89,375,927
2 & 2a	Tier 1	94,472,037	93,125,319	91,215,236	90,374,628	89,375,927
3 & 3a	Total capital	95,669,237	94,395,979	92,463,336	91,679,157	90,503,066
	RWA (US$) [(i)]					
4	Total RWA	109,506,457	115,515,796	113,252,580	117,441,443	103,076,262
4a	Total RWA (pre-floor)	109,506,457	115,515,796	113,252,580	117,441,443	103,076,262
	Risk-based regulatory capital ratios (as a percentage of RWA) [(i)]					
5 & 5a	CET1 ratio (%)	86.27	80.62	80.54	76.95	86.71
5b	CET1 ratio (%) (pre-floor ratio)	86.27	80.62	80.54	76.95	86.71
6 & 6a	Tier 1 ratio (%)	86.27	80.62	80.54	76.95	86.71
6b	Tier 1 ratio (%) (pre-floor ratio)	86.27	80.62	80.54	76.95	86.71
7 & 7a	Total capital ratio (%)	87.36	81.72	81.64	78.06	87.80
7b	Total capital ratio (%) (pre-floor ratio)	87.36	81.72	81.64	78.06	87.80
	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 (%)	0.676	0.653	0.649	0.676	0.839
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	3.176	3.153	3.149	3.176	3.339
12	CET1 available after meeting the AI's minimum capital requirements (%)	79.36	73.72	73.64	70.06	79.80
	Basel III leverage ratio [(ii)]					
13	Total leverage ratio (LR) exposure measure	297,441,858	313,366,570	303,658,792	309,468,414	272,320,113
13a	LR exposure measure based on mean values of gross assets of SFTs	297,441,858	313,366,570	303,658,792	309,468,414	272,320,113
14, 14a & 14b	LR (%)	31.76	29.72	30.04	29.20	32.82
14c & 14d	LR (%) based on mean values of gross assets of SFTs	31.76	29.72	30.04	29.20	32.82
	Liquidity Maintenance Ratio (LMR) [(iii)]					
	Applicable to category 2A institutions only:					
17a	LMR (%)	1,011.69	15,727.26	1,408.00	1,060.30	451.53

(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.

Key prudential ratios and overview of risk-weighted amount (continued)

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 Sept 2026 (US$)	30 June 2026 (US$)	30 Sept 2026 (US$)
1	Credit risk for non-securitization exposures	95,776,002	101,652,287	7,662,080
2	Of which STC approach			
2a	Of which BSC approach	95,776,002	101,652,287	7,662,080
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	14,139,817	14,264,130	1,131,185
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	409,362	400,621	32,749
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	409,362	400,621	32,749
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	109,506,457	115,515,796	8,760,516

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

Leverage ratio

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

Table LR2: Leverage ratio		US$	
		30-Sep-26	30-Jun-26
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	299,132,931	315,109,220
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	(1,691,073)	(1,740,985)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	297,441,858	313,366,570
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**	94,472,037	93,125,319
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	297,441,858	313,366,570
Leverage ratio			
25 & 25a	**Leverage ratio**	31.76%	29.72%
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)	297,441,858	313,366,570
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)	31.76%	29.72%