

KEB Hana Bank Hong Kong Branch

(Incorporated in Republic of Korea with limited liability)

Financial Information Disclosures

as of 31 December 2024

Financial Information Disclosures as of 31 DECEMBER 2024

Section A - Branch Information

I. Profit and Loss information

	31/12/2024	31/12/2023
	HKD'000	HKD'000
Interest income	950,858	1,161,140
Interest expenses	730,807	947,466
Net interest income	220,051	213,674
Other operating income		
Commission income	95,280	112,533
Commission expenses	(13,277)	(15,783)
- Net fees and commission income	82,003	96,750
- Gains less losses from foreign exchange operations and trading in derivatives	9,705	7,277
- Income from investments	52,909	30,199
- Other Income	47	4
Net non-interest income	144,664	134,230
Total operating income	364,715	347,904
Operating expenses	(49,999)	(52,242)
Operating profit before provisions	314,716	295,662
Impairment losses and provisions for impaired loans and receivables		
- Collective provision	(23,503)	11,916
- Specific provision	-	(107,576)
- Other provision	968	360
Operating profit after provisions	337,251	390,962
Gain less losses from disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	337,251	390,962
Taxation charge	43,476	64,167
Profit after taxation	293,775	326,795

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KEB Hana Bank
(Incorporated in Republic of Korea with limited liability)
Hong Kong Branch


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Financial Information Disclosures as of 31 DECEMBER 2024

II . Balance Sheet Information	31/12/2024	30/6/2024
Assets	HKD'000	HKD'000
Cash and balances with banks (except those included in amount due from overseas offices)	666,493	732,319
Placements with banks and financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	448,466	441,942
Maturing more than one year	155,280	78,064
Amount due from overseas offices of the institution	1,322,858	804,749
Trade bills	2,197,269	2,855,294
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Advances and other accounts		
-Advances to customers	5,384,593	7,342,344
-Advances to banks & other financial institutions		
-Accrued interest and other accounts	186,454	230,246
Provisions for impaired loans and receivables		
Less : Collective impairment allowances	(25,550)	(35,625)
Less : Individual impairment allowances	-	(12,665)
-other provisions	(4,077)	(5,098)
Investment securities	3,893,818	3,687,361
Other investments	510,929	431,207
Property , plant and equipment and investment properties	-	-
Total assets	14,736,533	16,550,138
 Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	603,391	777,780
Amount payable under repos	-	-
Deposits from customers		
- Demand deposits and current accounts	81,889	60,655
- Savings deposits	1,795,217	1,823,070
- Time, call and notice deposits	5,255,437	4,851,572
Amount due to overseas offices of the institution	5,350,292	7,152,782
Certificates of deposit issued	965,842	1,198,275
Issued debt securities		
Other liabilities	684,465	686,004
Provisions	-	-
Total liabilities	14,736,533	16,550,138

Financial Information Disclosures as of 31 DECEMBER 2024

III. Additional balance sheet information

1. Advances and other accounts	31/12/2024	30/6/2024
	HKD'000	HKD'000
Advances to customers	5,384,593	7,342,344
Less : Collective impairment allowances	(24,772)	(35,625)
Less : Individual impairment allowances	-	(12,665)
Advances to banks and financial institutions	-	-
Accrued interest and other accounts	186,454	230,246
	<u>5,546,275</u>	<u>7,524,300</u>

2. Impaired Loans

	31/12/2024	30/6/2024
	HKD'000	HKD'000
Gross advances to customers	-	53,864
As percentage of total advances to customers	0.000%	0.734%
Suspended interest	-	-
Individual impairment allowances against such advances	-	12,665
Value of collateral against such advances	-	-

There were no advances and impaired loans to banks and other financial institutions as at 31 December 2024 and 30 June 2024 nor were there any specific provisions made related on these two days.

3. Overdue And Rescheduled Assets

	31/12/2024			30/6/2024		
a. Overdue advances to customers	HKD'000	% of total advances to customers	Specific provision	HKD'000	% of total advances to customers	Specific provision
Advances to customers overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to customers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Current market value of collateral held against secured overdue advances to customers						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Financial Information Disclosures as of 31 DECEMBER 2024

III. Additional balance sheet information

3. Overdue And Rescheduled Assets (Continued)

	31/12/2024			30/6/2024		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
b. Overdue advances to banks						
Advances to banks overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total overdue advances to banks	-	-	-	-	-	-
 Current market value of collateral held against secured overdue advances to banks						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	-	-	-	-	-	-

There were no advances to banks and other financial institutions which were overdue for more than one month as at 31 December 2024 and 30 June 2024 nor were there any rescheduled advances to banks and other financial institutions on these two days.

	31/12/2024			30/6/2024		
	HKD'000	% of total advances to banks	Specific provision	HKD'000	% of total advances to banks	Specific provision
c. Other overdue assets						
Other assets overdue for						
- 3 months or less but over 1 month	-	-	-	-	-	-
- 6 months or less but over 3 months	-	-	-	-	-	-
- 1 year or less but over 6 months	-	-	-	-	-	-
- Over 1 year	-	-	-	-	-	-
Total other overdue assets	-	-	-	-	-	-
 Current market value of collateral held against other secured overdue assets						
Secured overdue advances	-	-	-	-	-	-
Unsecured overdue advances	-	-	-	-	-	-
	-	-	-	-	-	-

Other assets refer to trade bills and receivables.

Financial Information Disclosures as of 31 DECEMBER 2024

III. Additional balance sheet information

d. Rescheduled advances

	31/12/2024		30/6/2024	
	HKD'000	% of total advances to customers	HKD'000	% of total advances to customers
Rescheduled advances to customers	-	0.000%	53,864	0.734%

	31/12/2024		30/6/2024	
	HKD'000	% of total advances to banks	HKD'000	% of total advances to banks
Rescheduled advances to banks	-	0.000%	-	0.000%

4. Repossessed Assets

	31/12/2024	30/6/2024
	HKD'000	HKD'000
Market value of repossessed assets	-	-

There were no repossessed assets as at 31 December 2024 and 30 June 2024.

Financial Information Disclosures as of 31 DECEMBER 2024

III. Additional balance sheet information

5. Advance to customers - by industry sectors	31/12/2024	30/6/2024
	HKD'000	HKD'000
Loans for use in Hong Kong to		
Industrial, commercial and financial		
-Property development	-	-
-Property investment	-	-
-Financial concerns	38,820	39,032
-Stockbrokers	-	-
-Wholesale and retail trade	470,648	495,675
-Manufacturing	-	-
-Transport and transport equipment	80,228	85,871
- Recreational activities	-	-
- Information Technology	-	-
-Others	-	-
	<u>589,696</u>	<u>620,578</u>
Individuals		
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	-	-
- Loans for the purchase of other residential properties	-	-
- Credit card advances	-	-
- Others	-	-
Total loans for use in Hong Kong	<u>589,696</u>	<u>620,578</u>
of which covered by collateral	382,413	384,289
Trade finance	<u>28,502</u>	<u>38,295</u>
of which covered by collateral	10,535	16,686
Loans for use outside Hong Kong	<u>4,766,395</u>	<u>6,683,471</u>
of which covered by collateral	1,463,528	1,921,671
Total Advances to customers	<u><u>5,384,593</u></u>	<u><u>7,342,344</u></u>

Financial Information Disclosures as of 31 DECEMBER 2024

III. Additional balance sheet information

6. Advances to customers - by geographical area

The following geographical analysis of gross advances to customers, overdue advances & impaired loans and advances is based on the location of the counterparty.

Countries	Gross amount to customers	31/12/2024 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	1,160,718	-	-
China	277,315	-	-
Hong Kong	1,194,287	-	-
Vietnam	1,445,951	-	-
Panama	145,575	-	-
Others	1,160,747	-	-
Total	5,384,593	-	-

Countries	Gross amount to customers	30/6/2024 (HKD'000)	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Korea	2,072,811	-	-
China	707,556	-	-
Hong Kong	1,550,559	-	53,864
Vietnam	1,554,907	-	-
Panama	158,080	-	-
Others	1,298,431	-	-
Total	7,342,344	-	53,864

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III. Additional balance sheet information

7. International Claims

The following table provides a breakdown of international claims by major countries and geographical segments or geographical locations after taking into account any recognized risk transfer.

Counterparty Country / Jurisdiction	31/12/2024				(HKD'Million)
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	194	-	-	194
2. Developed countries	523	1,139	511	765	2,938
3. Offshore centres	2	-	-	426	428
<i>of which Hong Kong</i>	2	-	-	29	31
4 . Developing Asia & Pacific	4,319	1	119	6,577	11,016
<i>of which China</i>	330	-	-	315	645
<i>of which South Korea</i>	3,989	1	119	5,886	9,995
5. Other Developing countries	78	-	-	-	78
Total	4,922	1,334	630	7,768	14,654

Counterparty Country / Jurisdiction	30/6/2024				(HKD'Million)
	Banks	Official Sector	Non-bank financial Institutions	Non-financial private sector	Total
1. Int'l Organizations	-	78	-	-	78
2. Developed countries	559	1,251	-	1,130	2,940
3. Offshore centres	3	-	-	593	596
<i>of which Hong Kong</i>	3	-	-	330	333
4 . Developing Asia & Pacific	4,315	-	309	8,164	12,788
<i>of which China</i>	163	-	-	852	1,015
<i>of which South Korea</i>	4,140	-	309	7,007	11,456
5. Other Developing countries	156	-	-	-	156
Total	5,033	1,329	309	9,887	16,558

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III. Additional balance sheet information

8. Non-bank Mainland Exposures

The following is the Branch's advances to non-bank Mainland Exposures as at 31 December 2024 and 30 June 2024.

Types of Counterparties	31/12/2024		(HKD'000)
	On-balance sheet exposures	Off-balance sheet exposures	Total
(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	279,070	-	279,070
(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	501,707	-	501,707
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	77,824	-	77,824
Total	858,601	-	858,601
Total assets after provision	14,736,533		
On-balance sheet exposures as percentage of total assets	5.83%		

Financial Information Disclosures as of 31 DECEMBER 2024

Types of Counterparties	30/6/2024		(HKD'000)
	On-balance sheet exposures	Off-balance sheet exposures	Total
(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	428,933	-	428,933
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	281,354	-	281,354
(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	898,434	-	898,434
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	78,264	-	78,264
Total	1,686,985	-	1,686,985
Total assets after provision	16,550,138		
On-balance sheet exposures as percentage of total assets	10.19%		

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III. Additional balance sheet information

9. Currency Risk

The following is the Branch's foreign currency exposures as at 31 December 2024 and 30 June 2024.

	(HKD'Million)			
	31/12/2024			
	US dollar	Euro	Others	Total
Spot assets	13,186	917	402	14,505
Spot liabilities	(13,216)	(909)	(406)	(14,531)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(30)	8	(4)	(26)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

	(HKD'Million)			
	30/6/2024			
	US dollar	Euro	Others	Total
Spot assets	14,749	973	645	16,367
Spot liabilities	(14,802)	(968)	(647)	(16,417)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net options position	-	-	-	-
Net long (short) position	(53)	5	(2)	(50)
	US dollar	Euro	Others	Total
Net structural position	-	-	-	-

Financial Information Disclosures as of 31 DECEMBER 2024

IV. Off-balance sheet exposures

	<u>31/12/2024</u> HKD'000	<u>30/6/2024</u> HKD'000
Contingent liabilities and commitments		
-Direct credit substitutes	554,016	247,221
-Transaction-related contingent items	274,072	80,492
-Trade-related contingent items	80,131	83,783
-Note issuance and revolving underwriting facilities	-	-
-Other commitments	1,309,502	1,311,042
-Others	-	-

Derivatives

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)		
-Interest rate contracts	2,034,378	2,226,998
-Others	-	-

Fair Value

-Exchange rate contracts(excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
-Interest rate contracts	2,037,700	2,230,685
-Others	-	-

V. Liquidity

	<u>31/12/2024</u>	<u>31/12/2023</u>
Average liquidity maintenance ratio for the period	88.12%	63.32%
Calculation period	Oct-Dec 2024	Oct-Dec 2023

The liquidity maintenance ratio (LMR) is calculated in accordance with the Banking (Liquidity) Rules effective from 1 January 2015.
The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average LMR of the calculation period as reported in the Return of "Liquidity Position of an Authorized Institution".

Financial Information Disclosures as of 31 DECEMBER 2024

VI. Liquidity Risk Management

Liquidity risk is the risk that the Branch cannot meet its current contractual and contingent obligations. To manage liquidity risk, the Branch has established the liquidity risk management framework which is in line with head office's framework and approved by the Branch's management and head office. Such framework is documented in the Branch's Asset and Liability Management Policy which is reviewed at least annually, and is consistent with head office's liquidity management.

The key elements of the liquidity risk framework are:

ALCO

KEB Hana Bank Hong Kong's Asset and Liability Management Committee ("ALCO") is held on a quarterly basis. Main liquidity risk policies, including funding strategy, liquidity stress test policy, contingency funding plan, the liquidity situation and its relevant guidelines are examined by ALCO. The Chief Executive of KEB Hana Bank Hong Kong, representatives from Treasury, Business Lines, Finance and Risk Management are the basic members of the Committee.

Liquidity Stress Testing

The Branch performs liquidity stress testing on a regular basis, to evaluate the effect of both general market wide and institutional specific disruptions on the Branch's liquidity position. The internal stress testing is to ensure sufficient liquidity for the Branch under different adverse scenarios. The Branch's liquidity stress tests consider the effect of changes in funding assumptions, and the market value of liquidity assets, the results of which are reviewed by senior management and are considered in making liquidity management decisions. Based on the result of the liquidity stress test, the Branch takes necessary (if needed) rebalancing, restructuring actions by risk mitigation or contingency plans.

Contingency Planning

The Branch maintains the liquidity contingency funding plan in case it faces liquidity problem as part of liquidity risk management. The liquidity contingency plan specifies an approach for monitoring and evaluation of actual and potential liquidity events. The plan outlines liquidity identification, monitoring, and measurement of liquidity events. The plan also specifies possible measures, internal and external communication and action to be taken at various stages of crisis.

Funding Diversification

Apart from taking customer deposits as major sources of funding, the Branch boardens its funding source in retail market, money market and capital market by different terms. The Branch also holds a pool of highly liquid, unencumbered assets that can be readily sold or pledged to secure borrowings under stressed conditions.

Oversight and Reporting

The results of stress testing, Liquidity Maintenance Ratio(LMR) and liquidity gap are reported to the management, ALCO and head office on a regular basis.

Financial Information Disclosures as of 31 DECEMBER 2024

Liquidity Risk Management (Continued)

To fulfil these objectives, the Branch measures and forecasts its cash commitments, maintains funding lines with head office, sets prudent limits and ensures immediate access to liquid assets.

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period.

	31/12/2024						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
Assets							
Cash	3,961	-	-	-	-	-	3,961
Due from banks	1,758,855	495,947	162,201	21,012	155,733	-	2,593,748
Debt Securities	3,893,818	-	-	-	-	-	3,893,818
Acceptance and bills of exchange	28,720	812,233	1,025,797	358,808	-	-	2,225,558
Loans and advances	-	152,114	947,920	1,761,637	2,187,973	363,239	5,412,883
Other Assets	26,568	-	-	-	-	609,624	636,192
	5,711,922	1,460,294	2,135,918	2,141,457	2,343,706	972,863	14,766,160
Liabilities							
Customer deposits	1,893,759	1,195,563	2,063,600	2,051,240	-	-	7,204,162
Due to Banks	182,651	1,493,858	3,239,115	626,767	78,249	370,343	5,990,983
Financial Instruments	-	80,746	722,052	163,044	-	-	965,842
Other Liabilities	-	-	-	-	-	575,546	575,546
	2,076,410	2,770,167	6,024,767	2,841,051	78,249	945,889	14,736,533
Net liabilities gap	3,635,512	(1,309,873)	(3,888,849)	(699,594)	2,265,457	26,974	
Commitments							
Direct credit substitutes	-	217,893	102,471	162,182	71,470	-	554,016
Transaction-related contingent items	-	18,232	67,989	187,851	-	-	274,072
Trade-related contingent items	28,646	28,982	22,503	-	-	-	80,131
Other Commitments	-	144,045	523,801	589,276	52,380	-	1,309,502
	28,646	409,152	716,764	939,309	123,850	-	2,217,721
	30/6/2024						(HKD'000)
	Repayable on demand	Within 1 month	1 month to 3 months	Over 3 months but within 1 year	Over year 1 but within 5 years	Over 5 Years	Total
Assets							
Cash	4,524	-	-	-	-	-	4,524
Due from banks	778,376	643,218	275,237	280,586	79,458	-	2,056,875
Debt Securities	3,687,361	-	-	-	-	-	3,687,361
Acceptance and bills of exchange	105,077	907,664	1,363,376	521,120	-	-	2,897,237
Loans and advances	-	628,298	822,305	2,544,772	2,757,835	625,481	7,378,691
Other Assets	24,249	-	-	-	-	554,589	578,838
	4,599,587	2,179,180	2,460,918	3,346,478	2,837,293	1,180,070	16,603,526
Liabilities							
Customer deposits	2,839,754	1,290,049	1,458,079	1,277,954	-	-	6,865,836
Due to Banks	26,786	2,772,773	4,120,698	628,850	78,757	372,365	8,000,229
Financial Instruments	-	312,256	651,827	234,192	-	-	1,198,275
Other Liabilities	-	-	-	-	-	485,798	485,798
	2,866,540	4,375,078	6,230,604	2,140,996	78,757	858,163	16,550,138
Net liabilities gap	1,733,047	(2,195,898)	(3,769,686)	1,205,482	2,758,536	321,907	
Commitments							
Direct credit substitutes	389	7,000	12,090	193,511	34,231	-	247,221
Transaction-related contingent items	-	22,035	-	-	58,457	-	80,492
Trade-related contingent items	43,874	17,970	21,939	-	-	-	83,783
Other Commitments	-	144,215	524,417	589,969	52,441	-	1,311,042
	44,263	191,220	558,446	783,480	145,129	-	1,722,538

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VII. Disclosure of Remuneration

Pursuant to section 3 of CG-5 Guideline on a Sound Remuneration System issued by the HKMA, the following disclosures are made :

a) The design and implementation of the remuneration systems:

KEB Hana Bank Hong Kong branch, an overseas-incorporated AI, that is a branch of KEB Hana Bank South Korea, adopts its head office's remuneration policy and system to perform its local operations. The remuneration policy and system is coverage of domestic offices, overseas branches and local subsidiaries.

The key characteristic of the Remuneration policy is to align performance to remuneration, in providing information about the linkage between performance and remuneration, the followings should be included:

- 1) Key performance measure indicators on the entire bank or key business units.
- 2) Key performance measure indicators on individuals.
- 3) Ways to align the performances of the entire bank and the individual to the individual remuneration level.
- 4) Ways to align to further adjust the remuneration level when the performance targets are not achieved.

The Remuneration Committee of Head Office shall ensure that the performance remuneration system of the bank is aligned with the bank's business and strategic plans considering the bank's financial status and risks. The performance remuneration system at Risk management and Compliance departments is independent, because for risk management and compliance functions, Head Office determines the remuneration size in consideration of individual performance in terms of risk management and/or compliance, qualitative measure and the bank-wide performance (BIS ratio, Net Income, etc.) instead of linking it with performance of other departments that are subject to risk management and other compliance activities.

In order to achieve the remuneration that is proportionate to the individual's responsibilities and performance. The Remuneration Committee reviews the performance of management and directors over the past fiscal year and adjusts the remuneration level adequately in according with the level of performance of achievement.

b) The aggregate quantitative information on remuneration for senior management and key personnel (Note 1) of Hong Kong Branch of year 2024 is as follows:

As of 31 December 2024

(Unit: HKD)

Senior management		
Total value of remuneration awards for the current year	Non-deferred	Deferred
Fixed remuneration	4,895,003	-
. Cash-based	4,895,003	-
. Shares and share-linked instruments	-	-
. Other	-	-
Variable remuneration	-	-
. Cash-based	-	-
. Shares and share-linked instruments	-	-
. Other	-	-

Note 1 : As defined in CG-5 Guideline on a Sound Remuneration System issued by the HKMA, senior management are those who are responsible for oversight of either the Bank's company-wide strategy or activities or those of the Bank's main business lines. Key Personnel and individual employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Bank.

Financial Information Disclosures as of 31 DECEMBER 2024

The following table shows the consolidated capital adequacy ratio and the amount of shareholders' funds of Hana Financial Group. The basis of preparation for the Yearly Financial Statement Year 2024 is in accordance with the Korean-International Financial Standard.

I. Capital and capital adequacy	<u>31/12/2024</u>	<u>30/6/2024</u>
	HKD'000	HKD'000
(i) Capital Adequacy Ratio	15.50%	15.09%
(ii) Total share capital	7,927,731	8,434,643
(iii) Total amount of shareholder funds	230,157,706	234,113,329
 II. Other financial information	 <u>31/12/2024</u>	 <u>30/6/2024</u>
	HKD'000	HKD'000
(i) Total assets	3,368,878,824	3,527,804,992
(ii) Total liabilities	3,138,721,118	3,293,691,663
(iii) Total loans and advances	2,130,526,106	2,249,779,530
(iv) Total deposits	2,060,940,596	2,163,511,280
	 <u>31/12/2024</u>	 <u>31/12/2023</u>
	HKD'000	HKD'000
Pre-tax profit	26,683,864	28,625,233

Statement of compliance

This is to certify that the financial disclosure statement of the KEB Hana Bank ,
Hong Kong Branch ("the Branch") as of 31 December 2024 fully complies with
the Banking (Disclosure) Rules.

The information contained in the statement is not false or misleading in any
material respect.

For and on behalf of
KEB Hana Bank
(Incorporated in Republic of Korea with limited liability)

.....
Authorized Signature

JOO Hyung Jun

Alternate Chief Executive

17 February 2025

披露財務資料方案
(二零二四年十二月三十一日)

A 部 - 分行資料

I 部: 損益計算表

	31/12/2024	31/12/2023
	港元 '000	港元 '000
利息收入	950,858	1,161,140
利息支出	730,807	947,466
淨利息收入	220,051	213,674
其他營業收入		
服務費及佣金收入	95,280	112,533
服務費及佣金支出	(13,277)	(15,783)
-服務費及佣金收入淨額	82,003	96,750
衍生工具及外匯收益減虧損	9,705	7,277
-其他投資收入	52,909	30,199
-其他收入	47	4
淨非利息收入	144,664	134,230
營業收入	364,715	347,904
營運支出	(49,999)	(52,242)
營業溢利	314,716	295,662
減值損失及為已減值貸款及應收款項而提撥的準備金		
-集體準備金	(23,503)	11,916
-特定準備金	-	(107,576)
-其他準備金	968	360
已減值貸款準備金/回撥後之溢利	(22,535)	(95,300)
已減值貸款準備金/回撥後之溢利	337,251	390,962
來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
除稅前溢利	337,251	390,962
稅項	43,476	64,167
除稅後溢利	293,775	326,795

披露財務資料方案
(二零二四年十二月三十一日)

II. 資產負債表

	31/12/2024	30/6/2024
資產	港元 '000	港元 '000
現金及銀行結餘 (不包括存放機構的海外辦事處金額)	666,493	732,319
在其他銀行及金融機構並於1個月到12月內到期的存款	448,466	441,942
在其他銀行及金融機構並於1年以上到期的存款 (不包括存放機構的海外辦事處金額)	155,280	78,064
存放機構的海外辦事處金額	1,322,858	804,749
貿易票據	2,197,269	2,855,294
持有的存款證	-	-
持有供買賣用途的證券	-	-
貸款及其他帳目		
-客戶貸款	5,384,593	7,342,344
-給予銀行及其他金融機構的貸款		
-應計利息及其他帳目	186,454	230,246
為已減值貸款及應收款項而提撥並構成 該機構的下述準備金的準備金		
-扣除集體貸款減值撥備	(25,550)	(35,625)
-扣除個別貸款減值撥備	-	(12,665)
-其他準備金	(4,077)	(5,098)
投資證券	3,893,818	3,687,361
其他投資	510,929	431,207
物業、工業裝置及設備以及投資物業	-	-
總資產	<u>14,736,533</u>	<u>16,550,138</u>
負債		
尚欠銀行存款及結餘	603,391	777,780
(不包括存放機構的海外辦事處金額)		
在回購協議下的應付款項	-	-
客戶存款		
-活期存款及往來帳戶	81,889	60,655
-儲蓄存款	1,795,217	1,823,070
-定期存款及通知存款	5,255,437	4,851,572
結欠機構的海外辦事處金額	7,132,543	6,735,297
已發行存款證	5,350,292	7,152,782
已發行債券	965,842	1,198,275
其他負債	-	-
其他負債	684,465	686,004
準備金	-	-
總負債	<u>14,736,533</u>	<u>16,550,138</u>

披露財務資料方案
(二零二四年十二月三十一日)

III: 其他資產負債表資料

1. 貸款及其他帳目

	31/12/2024	30/6/2024
	港元 '000	港元 '000
客戶貸款	5,384,593	7,342,344
扣除集體貸款減值撥備	(24,772)	(35,625)
扣除個別貸款減值撥備	-	(12,665)
給予銀行及金融機構的貸款	-	-
應計利息及其他目帳	186,454	230,246
	<u>5,546,275</u>	<u>7,524,300</u>

2. 已減值貸款總額

	31/12/2024	30/6/2024
	港元 '000	港元 '000
不履行貸款總額	-	53,864
該等貸款佔客戶貸款總額的百分比	0.000%	0.734%
有關該等貸款的暫記帳利息數額	-	-
就該等貸款撥出的個別貸款減值撥備	-	12,665
就該等貸款持有抵押品之金額	-	-

於二零二四年十二月三十一日及二零二四年六月三十日,本行並未有貸予銀行同業及其他金融機構之款項中存有關該等貸款為已減值貸款總額及特殊準備金之數額。

3. 過期及重定還款之資產

	31/12/2024			30/6/2024		
	港元 '000	該等貸款佔 客戶貸款總 額的百分比	特定準備金數 額	港元 '000	該等貸款佔客戶 貸款總額的百分 比	特定準備金 數額
a. 對客戶之過期貸款						
已過期之客戶貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期客戶貸款額	-	-	-	-	-	-
就上述有抵押品覆蓋的客戶貸款之抵押 品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-

披露財務資料方案
(二零二四年十二月三十一日)

III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

	31/12/2024			30/6/2024		
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百份 比	特定準備金 數額
b. 對銀行之過期貸款						
已過期之銀行貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
總過期銀行貸款額	-	-	-	-	-	-
就上述有抵押品覆蓋的對銀行之過期貸款之抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-
	-	-	-	-	-	-

於二零二四年十二月三十一日及二零二四年六月三十日,本行並未有貸予銀行同業及其他金融機構之款項中,過期一個月以上及重定還款期之貸款。

	31/12/2024			30/6/2024		
	港元 '000	該等貸款佔 銀行貸款總 額的百份比	特定準備金數 額	港元 '000	該等貸款佔銀行 貸款總額的百份 比	特定準備金 數額
c. 其他過期貸款						
其他過期貸款						
- 一個月以上至三個月	-	-	-	-	-	-
- 三個月以上至六個月	-	-	-	-	-	-
- 六個月以至一年	-	-	-	-	-	-
- 一年以上	-	-	-	-	-	-
其他過期貸款總額	-	-	-	-	-	-
就上述有抵押品覆蓋的其他過期貸款之抵押品市值						
有抵押過期貸款數額	-	-	-	-	-	-
無抵押過期貸款數額	-	-	-	-	-	-
	-	-	-	-	-	-

其他過期貸款指貿易票據和應收帳款。

披露財務資料方案
(二零二四年十二月三十一日)

III: 其他資產負債表資料

3. 過期及重定還款之資產(續)

d. 重定還款期之貸款

重定還款期之客戶貸款	31/12/2024		30/6/2024	
	港元 '000	該等貸款佔客戶貸款總額的百份比	港元 '000	該等貸款佔客戶貸款總額的百份比
	-	0.000%	53,864	0.734%

重定還款期之銀行貸款	31/12/2024		30/6/2024	
	港元 '000	該等貸款佔銀行貸款總額的百份比	港元 '000	該等貸款佔銀行貸款總額的百份比
	-	0.000%	-	0.000%

4. 經收回資產	31/12/2024	31/12/2024
	港元 '000	港元 '000
經收回資產之市值	-	-

於二零二四年十二月三十一日及二零二四年六月三十日, 本行並無經收回資產。

披露財務資料方案
(二零二四年十二月三十一日)

III: 其他資產負債表資料

5. 客戶貸款按照下列行業類別細分	31/12/2024	30/6/2024
	港元 '000	港元 '000
在香港使用的貸款		
工業, 商業及金融		
- 物業發展	-	-
- 物業投資	-	-
- 金融投資	38,820	39,032
- 股票經紀	-	-
- 批發及零售業	470,648	495,675
- 製造業	-	-
- 運輸及運輸設備	80,228	85,871
- 康樂活動	-	-
- 資訊科技	-	-
- 其他	-	-
	589,696	620,578
個人		
- 個人購買"居者有其屋"計劃及"私人參建居屋計劃"		
樓宇的貸款及"租者置其屋計劃"樓宇之貸款	-	-
- 購買其他住宅物業的貸款	-	-
- 信用咭貸款	-	-
- 其他	-	-
在香港使用的貸款額	589,696	620,578
就以上持有抵押品之金額	382,413	384,289
貿易融資	28,502	38,295
就以上持有抵押品之金額	10,535	16,686
在香港以外使用的貸款	4,766,395	6,683,471
就以上持有抵押品之金額	1,463,528	1,921,671
總客戶貸款	5,384,593	7,342,344

披露財務資料方案
(二零二四年十二月三十一日)

III: 其他資產負債表資料

6. 客戶貸款及過期貸款- 地域分類

以下地理分類之客戶貸款、過期貸款及已減值貸款及放款乃按交易對手所在地作分類。

31/12/2024 (港元 '000)

國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	1,160,718	-	-
中國	277,315	-	-
香港	1,194,287	-	-
越南	1,445,951	-	-
巴拿馬	145,575	-	-
其他	1,160,747	-	-
總額	5,384,593	-	-

30/6/2024 (港元 '000)

國家	客戶貸款	過期貸款	對客戶已減 值貸款
韓國	2,072,811	-	-
中國	707,556	-	-
香港	1,550,559	-	53,864
越南	1,554,907	-	-
巴拿馬	158,080	-	-
其他	1,298,431	-	-
總額	7,342,344	-	53,864

披露財務資料方案
(二零二四年十二月三十一日)

III: 其他資產負債表資料

7. 國際債權

國際債權是在顧及轉移風險因素後,按照交易對手所在地區的風險承擔。

交易對手地區 / 管轄區域	31/12/2024				(百萬港元)
	銀行	公營單位	非銀行金融 機構	非金融私人機 構	總計
1. 國際組織	-	194	-	-	194
2. 發展國家	523	1,139	511	765	2,938
3. 離岸中心	2	-	-	426	428
- 香港	2	-	-	29	31
4. 發展中亞太地區	4,319	1	119	6,577	11,016
- 中國	330	-	-	315	645
- 南韓	3,989	1	119	5,886	9,995
5. 其他發展中國家	78	-	-	-	78
總額	4,922	1,334	630	7,768	14,654

交易對手地區 / 管轄區域	30/6/2024				(百萬港元)
	銀行	公營單位	非銀行金融 機構	非金融私人機 構	總計
1. 國際組織	-	78	-	-	78
2. 發展國家	559	1,251	-	1,130	2,940
3. 離岸中心	3	-	-	593	596
- 香港	3	-	-	330	333
4. 發展中亞太地區	4,315	-	309	8,164	12,788
- 中國	163	-	-	852	1,015
- 南韓	4,140	-	309	7,007	11,456
5. 其他發展中國家	156	-	-	-	156
總額	5,033	1,329	309	9,887	16,558

披露財務資料方案
(二零二四年十二月三十一日)

III: 其他資產負債表資料

8. 對非銀行中資機構的風險額

以下為本分行於二零二四年十二月三十一日及二零二四年六月三十日，對非銀行中資機構的風險額。

風險類別	31/12/2024		(港元 '000)
	資產負債表 內的風險額	資產負債表 外的風險額	總計
(1)中央政府或中央政府持有的企業、其子公司、及其合資企業	-	-	-
(2)地方政府或地方政府持有的企業、其子公司、及其合資企業	-	-	-
(3)居住於中國內地的中國公民或其他於中國內地註冊的企業、其子公司、及其合資企業	279,070	-	279,070
(4)其他中央政府企業未有在第一項中報告	-	-	-
(5)其他地方政府企業未有在第二項中報告	-	-	-
(6)居住於中國境外的中國公民或在中國境外註冊的企業而獲批貸款用於中國內地	501,707	-	501,707
(7)其他交易對手而申報機構視該風險為中國內地非銀行風險	77,824	-	77,824
總額	858,601	-	858,601
已扣減準備金的資產總額	14,736,533		
資產負債表內的風險額佔總資產百分比	5.83%		

披露財務資料方案
(二零二四年十二月三十一日)

	30/6/2024		(港元 '000)
風險類別	資產負債表 內的風險額	資產負債表 外的風險額	總計
(1)中央政府或中央政府持有的企業、其子公司、及其合資企業	-	-	-
(2)地方政府或地方政府持有的企業、其子公司、及其合資企業	428,933	-	428,933
(3)居住於中國內地的中國公民或其他於中國內地註冊的企業、其子公司、及其合資企業	281,354	-	281,354
(4)其他中央政府企業未有在第一項中報告	-	-	-
(5)其他地方政府企業未有在第二項中報告	-	-	-
(6)居住於中國境外的中國公民或在中國境外註冊的企業而獲批貸款用於中國內地	898,434	-	898,434
(7)其他交易對手而申報機構視該風險為中國內地非銀行風險	78,264	-	78,264
總額	1,686,985	-	1,686,985
已扣減準備金的資產總額	16,550,138		
資產負債表內的風險額佔總資產百分比	10.19%		

披露財務資料方案
(二零二四年十二月三十一日)

III: 其他資產負債表資料

9. 貨幣風險

以下為本分行於二零二四年十二月三十一日及二零二四年六月三十日,所持有非港元貨幣風險。

	31/12/2024		(百萬港元)	
	美元	歐元	其他	總計
現貨資產	13,186	917	402	14,505
現貨負債	(13,216)	(909)	(647)	(16,417)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(30)	8	(4)	(26)
	美元	歐元	其他	總計
結構性倉盤淨額	-	-	-	-

	30/6/2024		(百萬港元)	
	美元	歐元	其他	總計
現貨資產	14,749	973	645	16,367
現貨負債	(14,802)	(968)	(647)	(16,417)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(53)	5	(2)	(50)
	美元	歐元	其他	總計
結構性倉盤淨額	-	-	-	-

披露財務資料方案
(二零二四年十二月三十一日)

IV. 資產負債表以外項目

	31/12/2024	30/6/2024
	港元 '000	港元 '000
或然負債及承擔		
-直接信貸替代項目	554,016	247,221
-與交易有關的或然項目	274,072	80,492
-與貿易有關的或然項目	83,101	83,783
-票據發行及循環的包銷安排	-	-
-其他承擔	1,309,502	1,311,042
-其他	-	-
衍生工具		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	-	-
利率合約	2,034,378	2,226,998
其他	-	-
公平價值		
匯率合約 (不包括因掉期存款安排產生的遠期外匯合約)	-	-
利率合約	2,037,700	2,230,685
其他	-	-

V. 流動資金

	31/12/2024	31/12/2023
期間的平均流動性維持比率	88.12%	63.32%
計算期間	十月-十二月 2024	十月-十二月 2023

由2015年1月1日起生效之流動性維持比率是符合銀行業流動性條例根據香港銀行業條例所制定。平均流動性維持比率為計算期間每月平均流動性維持比率之平均數。

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VI. 流動資金風險管理管治

流動資金風險管理

流動資金管理指本行未能履行其現行合約及或然承擔的風險。就管理流動資金風險，本行已制定流動資金風險管理制度與總行制度一致，並經由本行管理層批准。該制度已於本行的資產負債管理政策中作文件記錄，會最少每年檢討一次，並與總行的流動資金管理一致。

以下為流動資金風險框架的關鍵元素：

資產負債管理委員會

KEB Hana Bank 香港分行每季舉行資產負債委員會會議監察主要流動資金風險政策，包括資金策略、流動資金壓力測試政策、應急融資計劃、流動資金情況與相關的指引。資產負債管理委員會的基本成員包括香港分行行政總裁、庫務部、各業務部、財務及風險管理部的代表。

流動資金壓力測試：

本分行定期執行流動資金壓力測試，以評估行業範圍內和本行特定危機對本行流動資金狀況的影響，並確保本行在各種不利的情況下有足夠流動資金。

本行的流動性壓力測試涵蓋融資假設情況變動影響和流動資產的市場價格。本行執行行業標準壓力測試，高級管理層審閱並在進行流動資金管理決策時納入相關測試結果，據此制定風險緩解和應變計劃。

應急融資計劃

KEB Hana Bank 香港分行具有應急融資計劃以管理流動資金危機並作出恰當管治。該計劃具體闡明了分析和應對實際和潛在流動性事件的方法，概述了有關管理和監控流動性事件的合適治理架構、有效的內外部溝通程序，並確定了在事件的不同階段所需考慮的潛在應對措施。

融資多元化

除了客戶存款為主要資金來源，本行通過零售市場、貨幣市場和資本市場以擴闊資金，並控制融資的多元化。本行亦維持高流動性、沒有負擔，且在受壓市場情況或本行特定事件下能隨時出售或抵押以獲得借款的資金池。

監察與報告

KEB Hana Bank 香港分行定期向管理層，資產負債管理委員會及總行匯報流動資金差距、流動性維持比率 and 內部壓力測試的結果，以作監察。

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流動資金風險管理管治 (續)

為完成上述目的，本行評估及預測現金承諾、與總行維持資金信貸，設定謹慎的限額以及確保能直接使用流動資產。

以下期限分析是根據報告期末至合約到期日的剩餘期限。

	31/12/2024						(港元 '000)
	即時償還	1個月內	1個月以上 但3個月內	3個月以上 但1年以內	1年以上 但5年內	5年以上	總額
資產							
現金	3,961	-	-	-	-	-	3,961
存放銀行同業	1,758,855	495,947	162,201	21,012	155,733	-	2,593,748
投資證券	3,893,818	-	-	-	-	-	3,893,818
貿易票據	28,720	812,233	1,025,797	358,808	-	-	2,225,558
客戶貸款及墊款	-	152,114	947,920	1,761,637	2,187,973	363,239	5,412,883
其他資產	26,568	-	-	-	-	609,624	636,192
	5,711,922	1,460,294	2,135,918	2,141,457	2,343,706	972,863	14,766,160
負債							
客戶存款	1,893,759	1,195,563	2,063,600	2,051,240	-	-	7,204,162
銀行同業存款	182,651	1,493,858	3,239,115	626,767	78,249	370,343	5,990,983
已發行存款證	-	80,746	722,052	163,044	-	-	965,842
其他負債	-	-	-	-	-	575,546	575,546
	2,076,410	2,770,167	6,024,767	2,841,051	78,249	945,889	14,736,533
淨負債差距	3,635,512	(1,309,873)	(3,888,849)	(699,594)	2,265,457	26,974	
承擔							
直接信貸替代項目	-	217,893	102,472	162,181	71,470	-	554,016
與交易有關的或有項目	-	18,232	67,988	187,852	-	-	274,072
與貿易有關的或有項目	28,646	28,982	22,503	-	-	-	80,131
其他承擔	-	144,045	523,801	589,276	52,380	-	1,309,502
	28,646	409,152	716,764	939,309	123,850	-	2,217,721

	30/6/2024						(港元 '000)
	即時償還	1個月內	1個月以上 但3個月內	3個月以上 但1年以內	1年以上 但5年內	5年以上	總額
資產							
現金	4,524	-	-	-	-	-	4,524
存放銀行同業	778,376	643,218	275,237	280,586	79,458	-	2,056,875
投資證券	3,687,361	-	-	-	-	-	3,687,361
貿易票據	105,077	907,664	1,363,376	521,120	-	-	2,897,237
客戶貸款及墊款	-	628,298	822,305	2,544,772	2,757,835	625,481	7,378,691
其他資產	24,249	-	-	-	-	554,589	578,838
	4,599,587	2,179,180	2,460,918	3,346,478	2,837,293	1,180,070	16,603,526
負債							
客戶存款	2,839,754	1,290,049	1,458,079	1,277,954	-	-	6,865,836
銀行同業存款	26,786	2,772,773	4,120,698	628,850	78,757	372,365	8,000,229
已發行存款證	-	312,256	651,827	234,192	-	-	1,198,275
其他負債	-	-	-	-	-	485,798	485,798
	2,866,540	4,375,078	6,230,604	2,140,996	78,757	858,163	16,550,138
淨負債差距	1,733,047	(2,195,898)	(3,769,686)	1,205,482	2,758,536	321,907	
承擔							
直接信貸替代項目	389	7,000	12,090	193,511	34,231	-	247,221
與交易有關的或有項目	-	22,035	-	-	58,457	-	80,492
與貿易有關的或有項目	43,874	17,970	21,939	-	-	-	83,783
其他承擔	-	144,215	524,417	589,969	52,441	-	1,311,042
	44,263	191,220	558,446	783,480	145,129	-	1,722,538

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VII. 薪酬制度披露：

以下披露是根據金管局頒佈的CG-5 [穩健的薪酬制度指引]第3條而作出：

a) 薪酬制度的設計和執行：

KEB Hana Bank Hong Kong 作為一間海外註冊而成立的認可機構,即是KEB Hana Bank的一間分行,採用其總公司已制定的薪酬政策去執行操作。而該薪酬政策和制度覆蓋國內辦事處、海外分行及當地子公司。

薪酬政策的要點是將績效和薪酬對齊,在提供績效和薪酬之間的聯繫的信息時,應包括下列各項：

- 1) 全行的關鍵績效測量指標或主要業務單位
- 2) 各人的關鍵績效測量指標
- 3) 使全行和個人的績效和個人的薪酬水平對齊的方法
- 4) 當表現未達標時,進一步調整薪酬水平的方法

總公司的薪酬委員需要保證,實施的銀行薪酬制度要與銀行的業務,和涉及銀行的財政狀況和風險等的策略保持一致。而在風險管理和合規部門中,薪酬系統的表現是獨立的,因為對風險管理和合規運作部門,總公司在定薪酬的定額時,會考慮個人在風險管理、執法、素質測量和全行業務(巴賽爾比率,純收入等)方面的表現,而不是把它跟其他要服從風險管理和執法活動的部門的表現聯繫一起。

為了達到個人責任和表現與薪酬成正比,薪酬委員會復審管理人員和董事在過去的財政年度的表現,並按其達標的程度去調整適當的薪酬水平。

b) 在2024年香港分行的高級管理層和關鍵人員 (注1) 的薪酬的合計資料如下

截止2024年12月31

(單位：港元 個位)

高級管理層		
現今財政年度薪酬獎勵之總值	非遞延性	遞延性
固定薪酬	4,895,003	-
現金收付	4,895,003	-
股票和股票掛鈎票據	-	-
其他	-	-
浮動薪酬	-	-
現金收付	-	-
股票和股票掛鈎票據	-	-
其他	-	-

附註 1: 如金管局頒佈的 CG-5 [穩健的薪酬制度指引]所界定的,高級管理層是指負責監督本銀行整體策略或活動或本銀行主要業務的人員。關鍵人員是指個人僱員,其於受僱期間的職責或活動包括預測主要風險或代表本銀行應對主要風險。

本文件為中文譯本。如中,英文本有歧義,概一切以英文本為準。

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B 部 - 銀行資料 (綜合數字)

I. 資本及資本充足比率

下表列示 Hana Financial Group 的綜合資本充足比率及股東資金總額。二零二四年年度業績的編製基準乃以韓國財務報告準則為依據。

I. 資本及資本充足程度	31/12/2024	30/6/2024
	港元 '000	港元 '000
(i) 資本充足比率	15.50%	15.09%
(ii) 總資本	7,927,731	8,434,643
(iii) 股東資金總額	230,157,706	234,113,329
II. 其他財務資料	31/12/2024	30/6/2024
	港元 '000	港元 '000
(i) 總資產	3,368,878,824	3,527,804,992
(ii) 總負債	3,138,721,118	3,293,691,663
(iii) 總貸款及放款	2,130,526,106	2,249,779,530
(iv) 總存款	2,060,940,596	2,163,511,280
(V) 稅前盈利	31/12/2024	31/12/2023
	港元 '000	港元 '000
	26,683,864	28,625,233

行政總裁遵從披露方案聲明

敬啟者：

就二零二四年度業績的披露，本行已完全遵照銀行業(披露)規則之各項建議。該報表所載的資料在任何要項上並非虛假或具誤導性。

For and on behalf of
KEB Hana Bank
(Incorporated in Republic of Korea with limited liability)



.....
Authorized Signature

周亨俊

副總裁

二零二五年二月十七日