



**Interim Report 2017**  
**2017 中期報告**

**June 2017**

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We are pleased to announce the unaudited interim result of KEXIM ASIA LIMITED (the "Company") for six months ended 30 June 2017 together with the comparative figures for the corresponding period in previous year.

The Company was incorporated with limited liability on 4 March 2004 under the Companies Ordinance. On 14 June 2004, it obtained a deposit taking license from the Hong Kong Monetary Authority.

The Company is a Deposit Taking Company under the Hong Kong Banking Ordinance, and is engaged in deposit taking, loan syndication, investment and the provision of financial services.

#### **Basis of Preparation**

This financial statements of the Company as at 30 June 2017 and of its financial performance and cash flows for the period ended in accordance with Hong Kong Accounting Standard ("HKAS")34 Interim Financial Reporting issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and are the same basis as those applied in preparing the financial statements for the year ended 31 December 2016 and have been properly prepared in Compliance with the Hong Kong Companies Ordinance.

#### **Remuneration of Directors, Senior Management and Key Personnel**

There have been no material changes to the information disclosed in the Annual Report 2016 in respect of the remuneration of directors, senior management and key personnel.

#### **Explanatory Statement**

No significant activities had occurred during this interim period to warrant any special mention or explanation.

#### **Statement of Compliance**

This financial statements and Regulatory Disclosure Statements fulfill the disclosure requirements in accordance with the Banking (Disclosure) Rules.

#### **Review of Interim Results**

These Interim results have been reviewed and approved by the Company's Managing Director.

A handwritten signature in black ink, appearing to read '권민영' (Kwon Minyung).

KWON Minyung  
Deputy Managing Director

Hong Kong,

26 SEP 2017

## Income Statement

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Interest income	1(a)	4,453,965	4,349,059
Interest expense	1(b)	(2,352,482)	(2,211,530)
<b>Net interest income</b>		<b>2,101,483</b>	<b>2,137,529</b>
Fees and commission income		-	-
Fees and commission expense		(5,972)	(5,262)
<b>Net fees and commission expense</b>	2	<b>(5,972)</b>	<b>(5,262)</b>
Net trading gain	3	393,425	277,232
Net (loss) / gain on foreign exchange		(27,015)	11,908
Net hedging expense	4	(165,436)	(389,834)
Other income		217,843	76
		<b>418,817</b>	<b>(100,618)</b>
<b>Operating income</b>		<b>2,514,328</b>	<b>2,031,649</b>
Operating expenses	5	(1,016,183)	(987,200)
		<b>1,498,145</b>	<b>1,044,449</b>
Net profit on sale of available -for-sale investments		-	53,714
<b>Profit before taxation</b>		<b>1,498,145</b>	<b>1,098,163</b>
Income tax		(211,250)	(181,197)
<b>Profit attributable to shareholders</b>		<b>1,286,895</b>	<b>916,966</b>



## Statement of Comprehensive Income

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Profit for the period		1,286,895	916,966
Other comprehensive income for the period, net of income tax			
Available-for-sale investments: net movement in the available-for-sale reserves	6	(177,831)	1,078,681
Total comprehensive income for the period		<u>1,109,064</u>	<u>1,995,647</u>

## Balance Sheet

unaudited

(Expressed in United States dollars)

	Note	At 6/30/2017	At 12/31/2016
<b>Assets</b>			
Cash and balances with banks and other financial institutions		1,927,867	2,851,637
Loans and advances to banks and others financial institutions	7	29,174,797	14,153,428
Loans and advances to customers	7	207,020,590	172,815,888
Available-for-sale investments	8	142,388,630	151,788,906
Tax recoverable	13(a)	-	84,826
Deferred tax assets	13(b)	290,843	290,843
Held-to-maturity investments	9	4,778,879	4,766,971
Property, plant and equipment	10	4,762	3,878
Other assets	11	1,911,543	1,999,348
<b>TOTAL ASSETS</b>		<b>387,497,911</b>	<b>348,755,725</b>
<b>Equity and liabilities</b>			
Deposits and balances from the ultimate holding company		2,000,000	3,000,000
Deposits and balances from banks and other financial institutions		106,130,412	118,258,146
Derivative financial liabilities	12	358	1,502
Tax payable	13(a)	126,424	-
Borrowings from other financial institutions	14	60,000,000	59,995,573
Borrowings from the ultimate holding company	15	145,173,963	97,154,020
Subordinated liabilities	16	15,000,000	15,000,000
Other liabilities	17	3,703,059	973,923
<b>Total liabilities</b>		<b>332,134,216</b>	<b>294,383,164</b>
<b>Equity</b>			
Share capital	18	30,000,000	30,000,000
Reserves	19	25,363,695	24,372,561
<b>Total equity</b>		<b>55,363,695</b>	<b>54,372,561</b>
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>387,497,911</b>	<b>348,755,725</b>

## Statement of Changes in Equity

unaudited

(Expressed in United States dollars)

	<i>Attributable to equity shareholders of the Company</i>		
	<i>Share Capital</i>	<i>Retained profits</i>	<i>Available-for-sale investment revaluation reserve</i>
			<i>Total</i>
<b>Balance at 1 January 2016</b>	30,000,000	21,737,094	285,792
<b>Changes in equity for 2016:</b>			
Profit for the period	-	2,358,596	-
Other comprehensive income	-	-	133,554
Total comprehensive income	-	2,358,596	133,554
Dividends declared in respect of prior year and paid during the period	-	(142,475)	-
<b>Balance at 31 December 2016</b>	30,000,000	23,953,215	419,346
<b>Balance at 1 January 2017</b>	30,000,000	23,953,215	419,346
<b>Changes in equity for 2017:</b>			
Profit for the period	-	1,286,895	-
Other comprehensive income	-	-	(177,831)
Total comprehensive income	-	1,286,895	(177,831)
Dividends declared in respect of prior year and paid during the period	-	(117,930)	-
<b>Balance at 30 June 2017</b>	30,000,000	25,122,180	241,515

## Cash flow statement

unaudited

(Expressed in United States dollars)

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
<b>Operating activities</b>		
Profit before taxation	1,498,145	1,098,163
Adjustments for:		
Interest expense on borrowings and deposits from banks and other financial institutions	2,129,029	2,023,355
Interest expense on subordinated liabilities	223,453	188,175
Impairment losses written back on loans and advances	(530,009)	-
Depreciation	1,383	19,443
Amortisation of premium and fees received of part of effective interest rate adjustment	(157,666)	(3,487,574)
<b>Operating cash flows before changes in working capital</b>	3,164,335	(158,438)
(Increase)/decrease in operating assets:		
Loans and advances to customers	(48,696,062)	16,542,296
Other assets	87,805	510,098
Increase/(decrease) in operating liabilities:		
Deposits and balances of banks and other financial institutions, and the ultimate holding company	(13,127,734)	(1,533,290)
Derivative financial liabilities	(1,144)	19,336
Other liabilities	1,712,039	4,272,402
<b>Net cash (used in)/generated from operating activities</b>	(56,860,761)	19,652,404



## Cash flow statement

unaudited

(Expressed in United States dollars)

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
<b>Investing activity</b>		
Payments for purchase of property, plant and equipment	(2,267)	-
Proceeds from sale or redemption of available-for-sale investments	30,573,230	10,028,080
Payment for purchase of available-for-sale investments	<u>(21,205,026)</u>	<u>(39,711,700)</u>
<b>Net cash generated from/(used in) investing activity</b>	<u>9,365,937</u>	<u>(29,683,620)</u>
<b>Financing activities</b>		
Proceeds from/(repayment of) borrowings	48,024,370	16,234,726
Interest paid on subordinated liabilities	(222,465)	(187,669)
Interest paid on borrowings	(1,112,921)	(2,104,815)
Dividend paid	<u>(117,930)</u>	<u>(142,475)</u>
<b>Net cash generated from financing activities</b>	<u>46,571,054</u>	<u>13,799,767</u>
<b>Net (decrease)/increase in cash and cash equivalents</b>	(923,770)	3,768,551
<b>Cash and cash equivalents at 1 January</b>	<u>2,851,637</u>	<u>4,534,825</u>
<b>Cash and cash equivalents at 30 June</b>	<u>1,927,867</u>	<u>8,303,376</u>
<b>Cash flow from operating activities included:</b>		
Interest received	4,192,151	1,297,438
Interest paid on deposits from banks and other financial institutions	<u>(1,184,408)</u>	<u>(607,703)</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 1 Interest income and interest expense

#### (a) Interest income

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Interest income on financial instruments that are not measured at fair value through profit and loss		
- Listed debt securities	1,691,585	1,693,051
- Unlisted debt securities	18,131	-
- Other	2,744,249	2,656,008
	<u>4,453,965</u>	<u>4,349,059</u>

#### (b) Interest expense

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Interest expense on financial instruments that are not measured at fair value through profit and loss		
- Deposits from banks and other financial institutions repayable within 5 years	(1,142,922)	(791,894)
- Long term borrowings repayable within 5 years	(986,106)	(1,231,461)
- Subordinated liabilities	(223,454)	(188,175)
	<u>(2,352,482)</u>	<u>(2,211,530)</u>

### 2 Net fees and commission expense

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Net fee and commission income which arise from financial assets or financial liabilities that are not held for trading or designated at fair value		
- Fee and commission expense	<u>(5,972)</u>	<u>(5,262)</u>

### 3 Net trading gain

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Gains less losses from derivatives	<u>393,425</u>	<u>277,232</u>

### 4 Net hedging (expense) / income

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Fair value hedges		
- Net ( loss) / gain on hedged items attributable to the hedged risk	(102,845)	527,156
- Net loss on hedging instruments	<u>(62,591)</u>	<u>(916,990)</u>
	<u>(165,436)</u>	<u>(389,834)</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 5 Operating expenses

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Staff costs		
- Salaries and other benefits	428,510	413,027
- Operation lease charges in respect of accommodation provided to staff	140,525	132,573
- Contributions to Mandatory Provident Fund	4,774	4,695
	<u>573,809</u>	<u>550,295</u>
Premises and equipment expenses		
- Depreciation	1,383	19,443
- Rent and rates	158,150	158,229
	<u>159,533</u>	<u>177,672</u>
Auditor's remuneration	104,180	88,229
Others	178,661	171,004
	<u>282,841</u>	<u>259,233</u>
	<u>1,016,183</u>	<u>987,200</u>

### 6 Other comprehensive income / (expense)

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

	Half-year ended 6/30/2017		
	Before-tax amount	Tax (expense) / benefit	Net-of-Tax amount
Available-for-sale investments: net movement in the available-for-sale investment revaluation reserve	<u>(177,831)</u>	<u>-</u>	<u>(177,831)</u>
	Half-year ended 6/30/2016		
	Before-tax amount	Tax (expense) / benefit	Net-of-Tax amount
Available-for-sale investments: net movement in the available-for-sale investment revaluation reserve	<u>1,078,681</u>	<u>-</u>	<u>1,078,681</u>

#### (b) Reclassification adjustments relating to components of other comprehensive income / (expense)

	Half-year ended 6/30/2017	Half-year ended 6/30/2016
Available-for-sale financial assets:		
Changes in fair value recognised during the period	(180,017)	1,132,395
Reclassification adjustments for amounts transferred to profit or loss		
- gains on disposal	-	(53,714)
- amortisation of previous revaluation losses on available-for-sale investments reclassified as held-to-maturity investments, net of deferred tax	<u>2,186</u>	<u>-</u>
Net movement in the available-for-sale revaluation reserve during the period recognised in other comprehensive (expense) / income	<u>(177,831)</u>	<u>1,078,681</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 7 Loans and advances to customers and to banks and other financial institutions

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
Gross loans and advances to:		
- banks and other financial institutions	29,373,527	14,275,162
- customers	<u>208,425,530</u>	<u>174,827,833</u>
	<u>237,799,057</u>	<u>189,102,995</u>
Less: Individually-assessed impairment allowances on loans and advances to		
- customers	-	(530,009)
Less: Collectively-assessed impairment allowances on loans and advances to		
- banks and other financial institutions	(198,730)	(121,734)
- customers	<u>(1,404,940)</u>	<u>(1,481,936)</u>
	<u>(1,603,670)</u>	<u>(1,603,670)</u>
Net loans and advances to:		
- banks and other financial institutions	29,174,797	14,153,428
- customers	<u>207,020,590</u>	<u>172,815,888</u>
	<u>236,195,387</u>	<u>186,969,316</u>
Included in advances to banks and other financial institutions are trade bills to:		
- banks and other financial institutions	-	-
Less: Collectively-assessed impairment allowances on trade bills to		
- banks and other financial institutions	-	-
Net trade bills to:		
- banks and other financial institutions	-	-

### 8 Available-for-sale investments

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
Debt securities, at fair value	<u>142,388,630</u>	<u>151,788,906</u>
Issued by:		
- Banks and other financial institutions	97,569,756	99,454,506
- Corporate entities	<u>44,818,874</u>	<u>52,334,400</u>
	<u>142,388,630</u>	<u>151,788,906</u>
Analysed by place of listing:		
- Listed in Hong Kong	22,657,420	20,658,915
- Listed outside Hong Kong	117,730,910	129,130,671
- Unlisted	<u>2,000,300</u>	<u>1,999,320</u>
	<u>142,388,630</u>	<u>151,788,906</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 9 Held-to-maturity investments

	At 6/30/2017	At 12/31/2016
Debt securities	4,778,879	4,766,971
<b>Issued by:</b>		
- Banks and other financial institutions	4,778,879	4,766,971
<b>Analysed by place of listing:</b>		
- Listed outside Hong Kong	4,778,879	4,766,971

### 10 Property, plant and equipment

	Leasehold improvements	Computer equipment	Fittings and office equipment	Motor vehicles	Total
<b>Cost:</b>					
At 1 January 2017	157,732	341,689	33,295	66,368	599,084
Additions	-	2,267	-	-	2,267
Disposals	-	-	-	-	-
At 30 June 2017	157,732	343,956	33,295	66,368	601,351
<b>Accumulated depreciation:</b>					
At 1 January 2017	157,732	338,646	32,460	66,368	595,206
Charge for the year	-	1,094	289	-	1,383
Written back on disposals	-	-	-	-	-
At 30 June 2017	157,732	339,740	32,749	66,368	596,589
<b>Net book value:</b>					
At 30 June 2017	-	4,216	546	-	4,762
<b>Cost:</b>					
At 1 January 2016	157,732	340,954	32,718	66,368	597,772
Additions	-	735	577	-	1,312
Disposals	-	-	-	-	-
At 31 December 2016	157,732	341,689	33,295	66,368	599,084
<b>Accumulated depreciation:</b>					
At 1 January 2016	140,193	335,695	32,075	66,368	574,331
Charge for the year	17,539	2,951	385	-	20,875
Written back on disposals	-	-	-	-	-
At 31 December 2016	157,732	338,646	32,460	66,368	595,206
<b>Net book value:</b>					
At 31 December 2016	-	3,043	835	-	3,878

### 11 Other assets

	At 6/30/2017	At 12/31/2016
Accrued interest receivable	1,502,530	1,534,770
Positive fair value of hedging derivatives	50,659	112,785
Others	358,354	351,793
	1,911,543	1,999,348

## Notes to the financial statements

(Expressed in United States dollars)

### 12 Derivative financial assets / liabilities

	At 6/30/2017	At 12/31/2016
Negative fair values of non-hedging derivatives	358	1,502

### 13 Taxation in the balance sheet

#### a. Current income tax in the balance sheet represents:

	At 6/30/2017	At 12/31/2016
Provision for Hong Kong Profits Tax for the period / the year	(665,687)	(454,437)
Provisional Profits Tax paid	539,263	539,263
Tax (payable) / recoverable	(126,424)	84,826

#### b. Deferred tax assets and liabilities recognised:

The components of deferred tax assets / (liabilities) recognised in the balance sheet and the movements during the period are as follows:

	Depreciation in excess of related depreciation allowance	Impairment losses on financial assets	Fair value adjustments for available-for- sale investments	Total
At 1 January 2017	21,651	352,056	(82,864)	290,843
(Charged) / credited to the income statement	-	-	-	-
Charged to reserves	-	-	-	-
At 30 June 2017	21,651	352,056	(82,864)	290,843
	Depreciation in excess of related depreciation allowance	Impairment losses on financial assets	Fair value adjustments for available-for- sale investments	Total
At 1 January 2016	19,602	365,213	(56,473)	328,342
(Charged) / credited to the income statement	2,049	(13,157)	-	(11,108)
Charged to reserves	-	-	(26,391)	(26,391)
At 31 December 2016	21,651	352,056	(82,864)	290,843

### 14 Borrowings from other financial institutions

	At 6/30/2017	At 12/31/2016
Borrowings from other financial institutions		
- short-term borrowing	60,000,000	59,995,573

At 30 June 2017, the short-term borrowings from other financial institutions bear interest comprise at 3-month LIBOR plus a spread ranging from 0.5% to 0.55% and are repayable in 28 July 2017, 25 August 2017, 31 August 2017 and 26 September 2017 (2016: bore interest at 3.5% repayable on 28 February 2017, interest at 6-month LIBOR plus a spread of 0.5% repayable 7 April 2017 and interest at 3-month LIBOR plus a spread of 0.55% repayable on 25 August 2017).

## Notes to the financial statements

(Expressed in United States dollars)

### 15 Borrowings from ultimate holding company

The analysis of the carrying amount of borrowings is as follows:

	At 6/30/2017	At 12/31/2016
Borrowings from the ultimate holding company		
- short-term borrowing	-	86,000,000
- long-term borrowing	145,173,963	11,154,020
	<u>145,173,963</u>	<u>97,154,020</u>

At 30 June 2017, the long term borrowings from the ultimate holding company bear interest at 3-month LIBOR plus a spread ranging from 0.029% to 0.52% (2016: bore interest at 3-month LIBOR plus a spread of 0.33%) and repayable on 21 September 2018 and 1 November 2019.

### 16 Subordinated liabilities

The analysis of the carrying amount of subordinated liabilities is as follows:

	At 6/30/2017	At 12/31/2016
Borrowings from the ultimate holding company		
- Subordinated floating bears interest at 3-month LIBOR plus 1.90% thereafter until 10 December 2022.	<u>15,000,000</u>	<u>15,000,000</u>

### 17 Other liabilities

	At 6/30/2017	At 12/31/2016
Negative fair values of hedging derivatives	1,609	184,178
Accrued interest payable	513,650	718,970
Others	<u>3,187,800</u>	<u>70,775</u>
	<u>3,703,059</u>	<u>973,923</u>

### 18 Share capital

	At 6/30/2017		At 12/31/2016	
	No. of shares	Amount	No. of shares	Amount
Ordinary shares, issued and fully paid:				
At 1 January and 30 June	<u>30,000,000</u>	<u>\$30,000,000</u>	<u>30,000,000</u>	<u>\$30,000,000</u>

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.

### 19 Reserves

	Retained profits	Available-for-sale/ investment revaluation reserve	Total
<b>Balance at 1 January 2017</b>	23,953,215	419,346	24,372,561
Dividends approved in respect of the previous year	(117,930)	-	(117,930)
Total of comprehensive income of the period			
- Profit for the period	1,286,895	-	1,286,895
- Available-for-sale investment			
- Change in fair value, net of deferred tax	-	(180,017)	(180,017)
Reclassification adjustments for the amounts transferred to profit or loss			
- Gains on disposal	-	-	-
- Amortisation of previous revaluation losses on available-for-sale investments reclassified as held-to-maturity investments, net of deferred tax	-	2,186	2,186
<b>Balance at 30 June 2017</b>	<u>25,122,180</u>	<u>241,515</u>	<u>25,363,695</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 19 Reserves (continued)

	Retained profits	Available-for-sale/ investment revaluation reserve	Total
<b>Balance at 1 January 2016</b>	21,737,094	285,792	22,022,886
Dividends approved in respect of the previous year	(142,475)	-	(142,475)
Total of comprehensive income of the year			
- Profit for the year	2,358,596	-	2,358,596
- Available-for-sale investment			
- Change in fair value, net of deferred tax	-	207,274	207,274
Reclassification adjustments for the amounts transferred to profit or loss			
- Gains on disposal	-	(76,513)	(76,513)
- Amortisation of previous revaluation losses on available-for-sale investments reclassified as held-to-maturity investments, net of deferred tax	-	2,793	2,793
<b>Balance at 31 December 2016</b>	<u>23,953,215</u>	<u>419,346</u>	<u>24,372,561</u>

### 20 Off-balance sheet exposures

	At 6/30/2017	At 12/31/2016
Loan commitments		
- with an original maturity of under one year	3,043,050	2,000,000
- with an original maturity of one year and over	314,190	314,190
	<u>3,357,240</u>	<u>2,314,190</u>
Credit risk weighted amount	<u>765,705</u>	<u>557,095</u>

### 21 Derivatives

#### a. Notional amount of derivatives

	At 6/30/2017		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	24,500,000	3,000,000	27,500,000
Currency swap	-	-	-
	<u>24,500,000</u>	<u>3,000,000</u>	<u>27,500,000</u>
	At 12/31/2016		
	Qualifying for hedge accounting	Held for trading	Total
Interest rate swaps	32,500,000	3,000,000	35,500,000
Currency swap	10,000,000	-	10,000,000
	<u>42,500,000</u>	<u>3,000,000</u>	<u>45,500,000</u>

#### b. Fair values and credit risk weighted amounts of derivatives

	At 6/30/2017		
	Fair value Assets	Fair value Liabilities	Credit risk weighted amount
Interest rate swaps	-	358	31,632
	<u>-</u>	<u>358</u>	<u>31,632</u>



## Notes to the financial statements

(Expressed in United States dollars)

### 21 Derivatives (continued)

#### b. Fair values and credit risk weighted amounts of derivatives

	At 12/31/2016		
	Fair value Assets	Fair value Liabilities	Credit risk weighted amount
Interest rate swaps	-	1,502	53,507

The credit risk weighted amount at 30 June 2017 is calculated in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority which became effective on 1 January 2007. The amount calculated is dependent upon the status of counterparty and maturity characteristics of each type of contract. The risk weights used range from 0% to 50% for interest rate contracts.

The Company did not enter into any bilateral netting arrangement and accordingly these amounts are shown on a gross basis.

#### c. Fair values of derivatives designated as hedging instruments

The following is a summary of the fair values of derivatives held for hedging purposes by product type entered into by the company:

	At 6/30/2017		At 12/31/2016	
	Assets	Liabilities	Assets	Liabilities
Interest rate contracts	50,659	1,609	112,785	22,656
Foreign exchange contracts	-	-	-	161,522
	<u>50,659</u>	<u>1,609</u>	<u>112,785</u>	<u>184,178</u>

#### d. Remaining life of derivatives

	At 6/30/2017			
	Total	1 year or less	Over 1 year to 5 years	Over 5 years
Interest rate derivatives	27,500,000	6,000,000	21,500,000	-
Foreign exchange derivatives	-	-	-	-

	At 12/31/2016			
	Total	1 year or less	Over 1 year to 5 years	Over 5 years
Interest rate derivatives	35,500,000	5,000,000	30,500,000	-
Foreign exchange derivatives	<u>10,000,000</u>	<u>10,000,000</u>	<u>-</u>	<u>-</u>

## Notes to the financial statements

(Expressed in United States dollars)

### 22 Senior management compensation and benefits

The below disclosures are in compliance with the guideline in Part 3 ( Disclosure on remuneration) of the HKMA Supervisory Policy Manual CG-5 " Guideline on a Sound Remuneration System".

#### a. Design and implementation of the remuneration system

The Company has a small establishment in Hong Kong with only around 10 staff in office. Since all the management are expatriates sent by The Export-Import Bank of Korea (the "Parent Bank") as a government bank in Seoul, all staff's remuneration packages follow the South Korean government guidance. All their remuneration packages are overseen by the Payroll & Welfare Team under the Human Resources Department from the Parent Bank according to its remuneration policy. At year-end, the Payroll & Welfare Team reviews the aggregate performance and the material terms of the year-end incentive awards granted to the eligible employee.

This remuneration policy at Group level has included essential elements including structure of remuneration, measurement of performance for variable remuneration and alignment payouts to the time horizon of risks.

All management of the Company are expatriates from the Parent Bank in Seoul, therefore they would follow the remuneration system establish by the Parent Bank. In fact remuneration package are standard among staff of the same grades. No individual Director will be involved in decisions relating to his/her own remuneration.

Senior management is defined as those persons who are responsible for oversight of the Company's strategy or activities and/or those of the Company's material business lines. Key Personnel are defined as individual employees whose duties or activities in the course of their employment involve the assumption of material risk or taking on of material exposures on behalf of the Company. For the six months ended 30 June 2017, the Company does not have any staff considered as Key Personnel.

#### b. Aggregate quantitative information on the remuneration for the senior management and Key Personnel for the period ended 30 June 2017 are as follows:

(i) Amount of remuneration for six months ended 30 June 2017 are all fixed remuneration:

	At 6/30/2017		At 6/30/2016	
	Non-deferred	Number of beneficiaries	Non-deferred	Number of beneficiaries
The value of remuneration awards for the financial period ended				
<b>Senior management</b>				
Fixed Remuneration (USD):				
Cash-based	\$165,982	6	\$191,869	4

Management of the Company are not entitled to any shares or share-linked instrument as variable remuneration.

(ii) There was no deferred remuneration during six months ended 30 June 2017 (2016: Nil);

(iii) There was no deferred remuneration awarded during six months ended 30 June 2017 being paid out of reduced through performance adjustment (2016: Nil); and

(iv) There was no guaranteed bonuses awarded during six months ended 30 June 2017 (2016: Nil).

(v) No senior management or key personnel has been offered with new sign-on or severance payment during six months ended 30 June 2017 (2016: Nil).

## Unaudited supplementary information

(Expressed in United States dollars)

### 1 Overdue

#### a Advances to customers which have been overdue for :

	At 6/30/2017	At 6/30/2017	At 12/31/2016	At 12/31/2016
	By amount	By % of total advances	By amount	By % of total advances
6 months or less but over 3 months	-	-	530,009	0.03%
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>530,009</u>	<u>0.03%</u>
Current market value of collateral held against the covered portion of overdue loans and advances	<u>-</u>		<u>221,390</u>	
Covered portion of overdue loans and advances	-		221,390	
Uncovered portion of overdue loans and advances	<u>-</u>		<u>308,619</u>	
	<u>-</u>		<u>530,009</u>	

Loans and advances with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the year-end.

#### b Advances to banks and other financial institutions which have been overdue for :

6 months or less but over 3 months	-	-	-	-
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

#### c Other assets which have been overdue for :

6 months or less but over 3 months	-	-	-	-
1 year or less but over 6 months	-	-	-	-
Over 1 year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

#### d Rescheduled advances to customers

-	-	-	-
---	---	---	---

#### e Rescheduled advances to banks and other financial institution

-	-	-	-
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#### f Total impaired loans

-	-	530,009	0.03%
---	---	---------	-------

#### g Individual impairment allowances made on overdue loans and advances

-	530,009
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As at 30 June 2017 and 31 December 2016, there were no overdue advances to banks and other financial institutions.

## Unaudited supplementary information

(Expressed in United States dollars)

### 2 Repossessed assets

	At 6/30/2017	At 12/31/2016
Reposessed assets	-	-

### 3 International Claims

International claims are on-balance sheet exposures of counterparties based on the location of the counterparties after taking into account any transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank or other financial institution, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

As at 30 June 2017	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	21,213,066	-	-	15,185,166	-	36,398,232
Offshore centres	5,001,820	-	-	897,617	-	5,899,437
Developing Europe	6,886,020	-	-	1,001,629	-	7,887,649
Developing Latin America and Caribbean	-	-	-	4,710,671	-	4,710,671
Developing Africa and Middle East	19,883,824	-	-	2,964,384	-	22,848,208
Developing Asia-Pacific	51,649,958	-	-	260,281,580	-	311,931,538
of which : China	-	-	-	-	-	-
Korea	30,494,536	-	-	235,979,864	-	266,474,400
Total	104,634,688	-	-	285,041,047	-	389,675,735

As at 31 December 2016	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	21,996,194	-	-	10,105,363	-	32,101,557
Offshore centres	-	-	-	5,449,083	-	5,449,083
Developing Europe	3,174,117	-	-	1,252,221	-	4,426,338
Developing Latin America and Caribbean	-	-	-	4,708,041	-	4,708,041
Developing Africa and Middle East	10,020,017	-	-	2,922,745	-	12,942,762
Developing Asia-Pacific	53,234,762	-	-	238,371,403	-	291,606,165
of which : China	13,754,641	-	-	29,483,026	-	43,237,667
Korea	36,714,130	-	-	202,152,924	-	238,867,054
Total	88,425,090	-	-	262,808,856	-	351,233,946

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

## Unaudited supplementary information

(Expressed in United States dollars)

### 4 Capital adequacy ratio

The capital adequacy ratios as at 30 June 2017 and 31 December 2016 were complied in accordance with the Banking (Capital) Rules under the Hong Kong Monetary Authority for the implementation of the "Basel III" capital accord, which became effective on 1 January 2013.

In accordance with the Banking (Capital) Rules, the Bank has adopted the "Basic Approach" for the calculation of the risk-weighted assets for credit risk, and the "Basic Indicator Approach" for the calculation of operational risk. The Company has been exempted under section 22(1) of the Banking (Capital) Rules from the calculation of market risk under section 17.

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
<b>Capital ratio:</b>		
Common Equity Tier 1 ("CET1")	16.13%	18.08%
Tier 1 Capital Ratio	16.13%	18.08%
Total Capital Ratio	<u>21.29%</u>	<u>23.76%</u>

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

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
<b>CET1 Capital:</b>		
CET1 Capital instruments	30,000,000	30,000,000
Retained earnings	25,122,180	23,953,215
Disclosed reserves	<u>324,380</u>	<u>502,211</u>
CET1 Capital before deductions	55,446,560	54,455,426
<b>Regulatory deductions to CET1</b>		
Regulatory reserve for general banking risks	(775,844)	(283,001)
Net deferred tax assets	<u>(373,708)</u>	<u>(373,708)</u>
<b>Total CET1 Capital</b>	54,297,008	53,798,717
<b>Additional Tier 1 ("AT1")</b>	<u>-</u>	<u>-</u>
<b>Total Tier 1 ("T1") Capital</b>	<u>54,297,008</u>	<u>53,798,717</u>

## Unaudited supplementary information

(Expressed in United States dollars)

### 4 Capital adequacy ratio *(continued)*

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

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
<b>Tier 2 ("T2") Capital</b>		
Qualifying Tier 2 capital instruments plus any related share premium	15,000,000	15,000,000
Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<u>2,379,514</u>	<u>1,886,671</u>
<b>Total T2 Capital</b>	<u>17,379,514</u>	<u>16,886,671</u>
<b>Total Capital</b>	<u><u>71,676,522</u></u>	<u><u>70,685,388</u></u>

## Unaudited supplementary information

(Expressed in United States dollars)

### 4 Capital adequacy ratio (continued)

Capital disclosures under Basel III			Cross references to Balance Sheet reconciliation under Basel III
		At 6/30/2017	
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	30,000,000	[5]
2	Retained earnings	25,122,180	[6] + [7] + [10]
3	Disclosed reserves	324,380	[8]
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	Not applicable	
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	55,446,560	
CET1 capital: regulatory deductions			
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liability)	-	
9	Other intangible assets (net of associated deferred tax liability)	-	
10	Deferred tax assets net of deferred tax liabilities	373,708	[3] - [9]
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Gain-on-sale 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 capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	

# Unaudited supplementary information

(Expressed in United States dollars)

## 4 Capital adequacy ratio (continued)

### Capital disclosures under Basel III

		At 6/30/2017	Cross references to Balance Sheet reconciliation under Basel III
<b>CET1 capital: regulatory deductions</b>			
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable	
22	Amount exceeding the 15% threshold	Not applicable	
23	of which: significant investments in the common stock of financial sector entities	Not applicable	
24	of which: mortgage servicing rights	Not applicable	
25	of which: deferred tax assets arising from temporary differences	Not applicable	
26	National specific regulatory adjustments applied to CET1 capital	775,844	[10]
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	775,844	[10]
26c	Securitization exposures specified in a notice given by the Monetary Authority	-	
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	<b>Total regulatory deductions to CET1 capital</b>	<b>1,149,552</b>	
29	<b>CET1 capital</b>	<b>54,297,008</b>	
<b>AT1 capital: instruments</b>			
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	-	
33	Capital instruments subject to phase out arrangements from AT1 capital	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
35	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	-	
36	<b>AT1 capital before regulatory deductions</b>	<b>-</b>	



# Unaudited supplementary information

(Expressed in United States dollars)

## 4 Capital adequacy ratio (continued)

### Capital disclosures under Basel III

		At 6/30/2017	Cross references to Balance Sheet reconciliation under Basel III
<b>AT1 capital: regulatory deductions</b>			
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant capital 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	<b>Total regulatory deductions to AT1 capital</b>	-	
44	<b>AT1 capital</b>	-	
45	<b>Tier 1 capital (Tier 1 = CET1 + AT1)</b>	54,297,008	
<b>Tier 2 capital: instruments and provisions</b>			
46	Qualifying Tier 2 capital instruments plus any related share premium	15,000,000	[4]
47	<i>Capital instruments subject to phase out arrangements from Tier 2 capital</i>	-	
48	<i>Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)</i>	-	
49	<i>of which: capital instruments issued by subsidiaries subject to phase out arrangements</i>	-	
50	<i>Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital</i>	2,379,514	[1] + [2] + [10]
51	<b>Tier 2 capital before regulatory deductions</b>	17,379,514	
<b>Tier 2 capital: regulatory deductions</b>			
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments	-	
54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	

# Unaudited supplementary information

(Expressed in United States dollars)

## 4 Capital adequacy ratio (continued)

### Capital disclosures under Basel III

		At 6/30/2017	Cross references to Balance Sheet reconciliation under Basel III
<b>Tier 2 capital: regulatory deductions</b>			
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	-	
57	Total regulatory deductions to Tier 2 capital	-	
58	Tier 2 capital	17,379,514	
59	Total capital (Total capital = Tier 1 + Tier 2)	71,676,522	
60	Total risk weighted assets	336,712,019	
<b>Capital ratios (as a percentage of risk weighted assets)</b>			
61	CET1 capital ratio	16.13%	
62	Tier 1 capital ratio	16.13%	
63	Total capital ratio	21.29%	
64	Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3B of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	5.75%	
65	of which: capital conservation buffer requirement	1.25%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which: G-SIB or D-SIB buffer requirement	0.00%	
68	CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR	8.63%	
<b>National minima (if different from Basel 3 minimum)</b>			
69	National CET1 minimum ratio	Not applicable	
70	National Tier 1 minimum ratio	Not applicable	
71	National Total capital minimum ratio	Not applicable	

## Unaudited supplementary information

(Expressed in United States dollars)

### 4 Capital adequacy ratio (continued)

#### Capital disclosures under Basel III

		At 6/30/2017	Cross references to Balance Sheet reconciliation under Basel III
Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
74	Mortgage servicing rights (net of related tax liability)	Not applicable	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	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 basic approach and the standardized (credit risk) approach (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 capital instruments subject to phase out arrangements	Not applicable	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable	
82	Current cap on AT1 capital instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on Tier 2 capital instruments subject to phase out arrangements	-	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	

## Unaudited supplementary information

(Expressed in United States dollars)

### 4 Capital adequacy ratio (continued)

#### Notes:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

standards.

Row No.	Description	Hong Kong basis	Basel III basis
	Deferred tax assets net of deferred tax liabilities	373,708	373,708
10	<p><u>Explanation</u></p> <p>As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs that rely on future profitability of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III.</p> <p>The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and other credit exposures to connected companies) under Basel III.</p>		
<p>Remarks:</p> <p>The amount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital determined</p>			

#### Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

#### Main Features under Basel III

		At 6/30/2017	
1	Issuer	KEXIM Asia Limited	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N.A.	
3	Governing law(s) of the instrument	Hong Kong Laws	
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules <sup>#</sup>	Common Equity Tier 1	Tier 2
5	Post-transitional Basel III rules <sup>+</sup>	Common Equity Tier 1	Tier 2
6	Eligible at solo*/group/group & solo	Solo*	Solo*
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Subordinated loan
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	USD 30 m	USD15 m
9	Par value of instrument	No par value (issue USD30m)	USD15 m
10	Accounting classification	Shareholders' equity	Liability - amortised cost

# Unaudited supplementary information

(Expressed in United States dollars)

## 4 Capital adequacy ratio (continued)

### Main Features under Basel III

		At 6/30/2017	
11	Original date of issuance	4 March 2004	6 November 2012
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	no maturity	10 December 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N.A.	10 December 2017, 15 million
16	Subsequent call dates, if applicable	N.A.	N.A.
	<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Floating dividend	Floating coupon
18	Coupon rate and any related index	No	3 months LIBOR + 1.9%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N.A.	N.A.
25	If convertible, fully or partially	N.A.	N.A.
26	If convertible, conversion rate	N.A.	N.A.
27	If convertible, mandatory or optional conversion	N.A.	N.A.
28	If convertible, specify instrument type convertible into	N.A.	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.	N.A.
30	Write-down feature	No	Yes
31	If write-down, write-down trigger(s)	N.A.	BCR Sch. 4C1.(k)
32	If write-down, full or partial	N.A.	Full or partial
33	If write-down, permanent or temporary	N.A.	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated creditors	Senior creditors
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N.A.	N.A.

#### Footnote:

- # Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- + Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- \* Include solo-consolidated

## Unaudited supplementary information

(Expressed in United States dollars)

### 4 Capital adequacy ratio (continued)

#### Balance Sheet reconciliation under Basel III

	Balance Sheet as in published financial statements At 6/30/2017	Under regulatory scope of consolidation At 6/30/2017	Cross references to Definition of Capital Components
<b>Assets</b>			
Cash and balances with banks and other financial institutions	1,927,867	1,927,867	
Loans and advances to banks and others financial institutions	29,174,797	29,174,797	
<i>Of which: collective impairment allowances</i>		198,730	[1]
Loans and advances to customers	207,020,590	207,020,590	
<i>Of which: collective impairment allowances</i>		1,404,940	[2]
Available-for-sale investments	142,388,630	142,388,630	
Held-to-maturity investments	4,778,879	4,778,879	
Property, plant and equipment	4,762	4,762	
Deferred tax assets	290,843	290,843	[3]
Other assets	1,911,543	1,911,543	
Taxations recoverable	-	-	
<b>TOTAL ASSETS</b>	<b>387,497,911</b>	<b>387,497,911</b>	
<b>Equity and liabilities</b>			
Deposits and balances from immediate holding company	2,000,000	2,000,000	
Deposits and balances from banks and other financial institutions	106,130,412	106,130,412	
Derivative financial liabilities	358	358	
Tax payable	126,424	126,424	
Borrowings from immediate holding company	145,173,963	145,173,963	
Borrowings from other financial institutions	60,000,000	60,000,000	
Subordinated liabilities	15,000,000	15,000,000	[4]
Other liabilities	3,703,059	3,703,059	
<b>Total liabilities</b>	<b>332,134,216</b>	<b>332,134,216</b>	
<b>Equity</b>			
Share capital	30,000,000	30,000,000	[5]
Reserves	25,363,695	25,363,695	
<i>Of which: retained profits</i>		23,059,441	[6]
<i>profit for the period</i>		1,286,895	[7]
<i>AFS investment revaluation reserve</i>		324,380	[8]
<i>deferred tax assets</i>		(82,865)	[9]
<i>regulatory reserve</i>		775,844	[10]
<b>Total equity</b>	<b>55,363,695</b>	<b>55,363,695</b>	
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>387,497,911</b>	<b>387,497,911</b>	

## Unaudited supplementary information

(Expressed in United States dollars)

### 5 Leverage ratio

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
Leverage ratio	<u>13.91%</u>	<u>15.31%</u>

The leverage ratio was complied in accordance with the Leverage Ratio Framework issued by the HKMA.

### Regulatory Disclosures

#### (a) Summary Comparison Table

		<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
	Item	Leverage ratio framework US\$ equivalent	Leverage ratio framework US\$ equivalent
1	Total consolidated assets as per published financial statements	387,497,911	348,755,725
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2,378,115	2,102,220
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Adjustments for derivative financial instruments	107,500	365,285
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	765,705	557,095
7	Other adjustments	(373,708)	(373,708)
8	<b>Leverage ratio exposure</b>	<b>390,375,523</b>	<b>351,406,617</b>

## Unaudited supplementary information

(Expressed in United States dollars)

### 5 Leverage ratio (continued)

#### (b) Leverage Ratio Common Disclosure Template

		At 6/30/2017	At 12/31/2016
	Item	Leverage ratio framework US\$ equivalent	Leverage ratio framework US\$ equivalent
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	389,825,367	350,857,945
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(373,708)	(373,708)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	389,451,659	350,484,237
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	50,659	112,785
5	Add-on amounts for PFE associated with all derivatives transactions	107,500	252,500
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	-	-
11	Total derivative exposures (sum of lines 4 to 10)	158,159	365,285



## Unaudited supplementary information

(Expressed in United States dollars)

### 5 Leverage ratio (continued)

#### (b) Leverage Ratio Common Disclosure Template

		At 6/30/2017	At 12/31/2016
	Item	Leverage ratio framework US\$ equivalent	Leverage ratio framework US\$ equivalent
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	3,357,240	2,314,190
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	(2,591,535)	(1,757,095)
19	Off-balance sheet items (sum of lines 17 and 18)	765,705	557,095
<b>Capital and total exposures</b>			
20	Tier 1 capital	54,297,008	53,798,718
21	Total exposures (sum of lines 3, 11, 16 and 19)	390,375,523	351,406,617
<b>Leverage ratio</b>			
22	Basel III leverage ratio	13.91%	15.31%

## Unaudited supplementary information

(Expressed in United States dollars)

### 6 Countercyclical Capital Buffer Ratio

	At 6/30/2017	At 12/31/2016
Countercyclical Capital Buffer Ratio	0.00%	0.02%

The relevant disclosures pursuant to section 24B of the Banking (Disclosure) Rules for this period can be found on our website accessible through the "**Regulatory Disclosures - June 2017**" link on the home page of our website at <https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005>

There was no information disclosed relating to the Countercyclical capital buffer ratio pursuant to section 45B of the Banking (Disclosure) Rules for 2015 because the applicable JCCyB ratios for Hong Kong and for jurisdictions outside Hong Kong are at 0% before 1 January 2016 according to section 3P and section 3Q of the Capital Rules.

#### Geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures

At 30 June 2017

		a	b	c	d
	Jurisdiction (J)	Applicable JCCyB ratio in effect	Total RWA used in computation of CCyB ratio of AI	CCyB ratio of AI	CCyB amount of AI
		(%)	Amount (USD)		
1	Hong Kong SAR	1.25	-		
2	China	0	-		
3	Brazil	0	2,433,883		
4	Japan	0	5,544,649		
5	South Korea	0	204,351,662		
6	United Kingdom	0	6,118,338		
7	United States	0	3,522,178		
	Total		221,970,710	0%	-

## Unaudited supplementary information

(Expressed in United States dollars)

### 7 Capital Conservation Buffer Ratio

Under section 3M of the Capital Rules, the capital conservation buffer ratios for calculating the Bank's buffer level are 1.25% for 2017 and 0.625% for 2016.

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
Capital Conservation Buffer Ratio	<u>1.25%</u>	<u>0.63%</u>

### 8 Liquidity maintenance ratio ("LMR")

	<u>At 6/30/2017</u>	<u>At 12/31/2016</u>
Average LMR for the period	<u>1151.05%</u>	<u>333.17%</u>

The Liquidity Ratio specified under section 102 of the Banking Ordinance was replaced by the LMR on 1 January 2015. LMR was compiled in accordance with the Banking (Liquidity) Rules issued by the HKMA with effect from 1 January 2015 for the implementation of the Basel III capital framework.

The average LMR is computed as the arithmetic mean of the average value of the LMR for each calendar month as reported in the liquidity position submitted for the year.

#### (a) Approach to liquidity risk management

The Company's approach to liquidity risk management is based on the building blocks of governance by framework, oversight by risk management committees, and internal control policies that define specific risk methodologies. Processes and systems are in place to measure, limit and control exposures based on the risk methodologies defined. Risk Management Committee is responsible for overseeing overall liquidity position and ensuring that there is sufficient liquidity available to meet the obligations. The Committee members meet at least on a monthly basis to review several limits set internal or statutory. Internal target liquidity ratio is established which provide early-warning signal in relation to liquidity position

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitments and to capitalize on opportunities for business expansion. This included the Company's ability to meet any deposit withdrawals either on demand or at contractual maturity, to repay borrowings as they mature, to company with statutory liquidity ratio, and to make new loans and investments as opportunities arise.

Liquidity is managed on a daily basis by a senior manager under the direction of the management and liquidity maintenance ratio. The senior manager is responsible for ensuring that the Company has adequate liquidity for all operations, ensuring that the funding mix is appropriate so as to avoid maturity mismatches and to prevent price and reinvestment rate risk in case of a maturity gap, and monitoring local and international markets for the adequacy of funding and liquidity. Risk Management Committee will be promptly informed if the ratio calculated below internal target and determine appropriate course of action to restore the ratio back to or above internal target ratio.

The Company manages liquidity risk by holding sufficient liquid assets (e.g. cash and bank balances and securities) of appropriate quality to ensure that short-term funding requirements are covered within prudent limits. The Company regularly stress tests its liquidity position.

To comply with the Banking (Disclosure) Rules, all additional information in relation to the Company's regulatory capital and leverage ratio disclosures and pillar III regulatory disclosures will be published by using the standard disclosure templates as specified by the HKMA under the "Regulatory Disclosures - June 2017" section on the website:

<https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005>

# Unaudited supplementary information

(Expressed in United States dollars)

## 9 Advances to customers

### (a) By industry sectors

The analysis of advances to customers by industry sector is based on the categories used in the "Quarterly Analysis of Loans and Advances and Provisions" Return to the HKMA and is stated gross of any provisions:

Loans and advances to customers analysed by the coverage of collateral and the impairment allowance is as follows:

At 6/30/2017				
	Gross loans and advances	% of gross loans and advances covered by collateral	Collectively - assessed impairment allowances	Individually - assessed impairment allowances
<b>Loans for use in Hong Kong</b>				
<u>Industrial, commercial and financial:</u>				
- Recreational activities	5,000,000	-	33,697	-
- Wholesale and retail trade	-	-	-	-
<b>Loans for use in Hong Kong</b>	5,000,000	-	33,697	-
<b>Loans for use outside Hong Kong</b>	203,425,530	-	1,371,243	-
<b>Gross advances to customers</b>	<u>208,425,530</u>	<u>-</u>	<u>1,404,940</u>	<u>-</u>
At 12/31/2016				
	Gross loans and advances	% of gross loans and advances covered by collateral	Collectively - assessed impairment allowances	Individually - assessed impairment allowances
<b>Loans for use in Hong Kong</b>				
<u>Industrial, commercial and financial:</u>				
- Recreational activities	5,000,000	-	42,500	-
- Wholesale and retail trade	3,000,000	-	25,500	-
<b>Loans for use in Hong Kong</b>	8,000,000	-	68,000	-
<b>Loans for use outside Hong Kong</b>	166,827,833	0.30%	1,413,936	530,009
<b>Gross advances to customers</b>	<u>174,827,833</u>	<u>0.30%</u>	<u>1,481,936</u>	<u>530,009</u>

### (b) By geographical areas

At 6/30/2017			
	Gross loans and advances	Collectively - assessed impairment allowances	Individually - assessed impairment allowances
-Korea	196,795,751	(1,326,562)	-
-Developing Asia Pacific	5,943,969	(40,059)	-
-Developing Latin America and Caribbean	4,685,810	(31,580)	-
-Developing Europe	1,000,000	(6,739)	-
-Offshore centres	-	-	-
	<u>208,425,530</u>	<u>(1,404,940)</u>	<u>-</u>
At 12/31/2016			
	Gross loans and advances	Collectively - assessed impairment allowances	Individually - assessed impairment allowances
-Korea	159,136,442	(1,348,943)	(530,009)
-Developing Asia Pacific	6,755,581	(57,038)	-
-Developing Latin America and Caribbean	4,685,810	(39,830)	-
-Developing Europe	1,250,000	(10,625)	-
-Offshore centres	3,000,000	(25,500)	-
	<u>174,827,833</u>	<u>(1,481,936)</u>	<u>(530,009)</u>

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

## Unaudited supplementary information

(Expressed in United States dollars)

### 10 Advances to banks and other financial institutions

#### (a) By industry sectors

The analysis of advances to banks and other financial institutions by industry sector is based on the categories used in the "Quarterly Analysis of Loans and Advances and Provisions" Return to the HKMA and is stated gross of any provisions:

Loans and advances to banks and other financial institutions analysed by the coverage of collateral and the impairment allowance is as follows:

<b>At 6/30/2017</b>		
	<b>% of gross loans and advances covered by collateral</b>	<b>Collectively - assessed impairment allowances</b>
<b>Gross loans and advances</b>		
Loans for use outside Hong Kong	29,373,527	0% 198,730
<b>At 12/31/2016</b>		
	<b>% of gross loans and advances covered by collateral</b>	<b>Collectively - assessed impairment allowances</b>
<b>Gross loans and advances</b>		
Loans for use outside Hong Kong	14,275,162	0% 121,734

#### (b) By geographical areas

<b>At 6/30/2017</b>		
	<b>Gross loans and advances</b>	<b>Collectively - assessed impairment allowances</b>
-Korea	2,996,945	(20,219)
-Developing Asia Pacific	2,755,251	(18,679)
-Developing Europe	6,837,869	(46,219)
-Developing Latin America and Caribbean	-	-
-Developing Africa and Middle East	11,792,839	(79,916)
-Offshore centres	4,990,623	(33,697)
	<b>29,373,527</b>	<b>(198,730)</b>
<b>At 12/31/2016</b>		
	<b>Gross loans and advances</b>	<b>Collectively - assessed impairment allowances</b>
-Korea	-	-
-Developing Asia Pacific	6,139,222	(52,401)
-Developing Europe	3,141,931	(26,833)
-Developing Latin America and Caribbean	-	-
-Developing Africa and Middle East	4,994,009	(42,500)
-Offshore centres	-	-
	<b>14,275,162</b>	<b>(121,734)</b>

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

## Unaudited supplementary information

(Expressed in United States dollars)

### 11 Non-bank Mainland China exposure

(Expressed in United States dollars)

The analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the "Return of Mainland Activities" for non-bank.

Types of Counterparties	At 6/30/2017		
	On-balance sheet exposure 000'	Off-balance sheet exposure 000'	Total exposure 000'
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	60,218	-	60,218
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	<u>60,218</u>	<u>-</u>	<u>60,218</u>
Total assets after provision	<u>388,563</u>		
On-balance sheet exposures as percentage of total assets	<u>15.50%</u>		

## Unaudited supplementary information

(Expressed in United States dollars)

### 11 Non-bank Mainland China exposure (continued)

(Expressed in United States dollars)

Types of Counterparties	At 12/31/2016		
	On-balance sheet exposure 000'	Off-balance sheet exposure 000'	Total exposure 000'
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	65,066	-	65,066
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	<u>65,066</u>	<u>-</u>	<u>65,066</u>
Total assets after provision	<u>349,858</u>		
On-balance sheet exposures as percentage of total assets	<u>18.60%</u>		

## Unaudited supplementary information

(Expressed in United States dollars)

### 12 Foreign currency exposures

(Expressed in millions of Hong Kong dollars)

At 6/30/2017				
	<u>USD</u>	<u>EUR</u>	<u>CNY</u>	<u>Total</u>
Spot assets	2,870	172	-	3,042
Spot liabilities	(2,872)	(174)	-	(3,046)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	<u>(2)</u>	<u>(2)</u>	<u>-</u>	<u>(4)</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 12/31/2016				
	<u>USD</u>	<u>EUR</u>	<u>CNY</u>	<u>Total</u>
Spot assets	2,642	84	-	2,726
Spot liabilities	(2,565)	(87)	(77)	(2,729)
Forward purchases	-	-	77	77
Forward sales	(78)	-	-	(78)
Net long / (short) position	<u>(1)</u>	<u>(3)</u>	<u>-</u>	<u>(4)</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>



我們欣然的公布 KEXIM ASIA LIMITED ("本公司") 截至二零一七年六月三十日止六個月的未經審核中期業績連同上年度同期業績的比較。

本公司於二零零四年三月四日根據公司條例成立，並於二零零四年六月十四日取得由香港金融管理局發出的接受存款公司牌照。

本公司根據銀行業條例接受存款，業務範圍亦包括銀團貸款、投資及提供金融服務。

#### 編列基準

本公司截至二零一七年六月三十日的財務報表以及財務業績及現金流量是根據香港會計師公會發行的香港會計準則第 34 條-中期財務業績報告編制，並與截至二零一六年十二月三十一日的年度財務報表所用的編制基準一樣並且符合“香港公司條例”的規定。

#### 董事、高級管理人員及關鍵人員的薪酬

本公司董事、高級管理人員及關鍵人員的薪酬與二零一六年報披露者大致相同，並無重大改變。

#### 詮釋聲明

在這期間並沒有特別的事情發生，本公司需要特別提及或解釋。

#### 合規聲明

本財務報表和監管披露聲明按照“銀行業（披露）規則”履行披露要求。

#### 中期業績回顧

本次中期業績已由公司董事長審核通過。

權 敏 榮

權敏榮  
常務董事

香港，

26 SEP 2017

## 損益表

未經審核  
(以美元列示)

	附註	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
利息收入	1(a)	4,453,965	4,349,059
利息支出	1(b)	(2,352,482)	(2,211,530)
利息收入淨額		<u>2,101,483</u>	<u>2,137,529</u>
費用及佣金收入		-	-
費用及佣金支出		(5,972)	(5,262)
費用及佣金支出淨額	2	<u>(5,972)</u>	<u>(5,262)</u>
買賣溢利 / (支出) 淨額	3	393,425	277,232
外匯溢利淨額		(27,015)	11,908
套期 (支出) / 收入 淨額	4	(165,436)	(389,834)
其他收入		217,843	76
		<u>418,817</u>	<u>(100,618)</u>
經營收入		<b>2,514,328</b>	<b>2,031,649</b>
經營支出	5	(1,016,183)	(987,200)
		<u>1,498,145</u>	<u>1,044,449</u>
出售可供出售投資溢利淨額		-	53,714
除稅前溢利		<b>1,498,145</b>	<b>1,098,163</b>
所得稅		(211,250)	(181,197)
股東應佔溢利		<u><b>1,286,895</b></u>	<u><b>916,966</b></u>

## 綜合損益表

未經審核  
(以美元列示)

	附註	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
本期間溢利		1,286,895	916,966
本期間其他綜合收入 (已扣除所得稅)			
可供出售投資: 可供出售儲備的 變動淨額	6	<u>(177,831)</u>	<u>1,078,681</u>
本期間其他綜合收入總額		<u>1,109,064</u>	<u>1,995,647</u>

## 資產負債表

未經審核  
(以美元列示)

	附註	於2017年6月30日	於2016年12月31日
<b>資產</b>			
現金及在銀行同業及其他金融機構的結餘		1,927,867	2,851,637
銀行同業及其他金融機構貸款及墊款	7	29,174,797	14,153,428
客戶貸款及墊款	7	207,020,590	172,815,888
可供出售投資	8	142,388,630	151,788,906
可收回稅款	13(a)	-	84,826
遞延稅項資產	13(b)	290,843	290,843
持有至到期投資	9	4,778,879	4,766,971
物業、廠房及設備	10	4,762	3,878
其他資產	11	1,911,543	1,999,348
<b>資產總額</b>		<b>387,497,911</b>	<b>348,755,725</b>
<b>負債</b>			
直屬控股公司的存款及結餘		2,000,000	3,000,000
銀行同業及其他金融機構的存款及結餘		106,130,412	118,258,146
衍生金融負債	12	358	1,502
應付稅項	13(a)	126,424	-
其他金融機構的借款	14	60,000,000	59,995,573
直屬控股公司的借款	15	145,173,963	97,154,020
後償負債	16	15,000,000	15,000,000
其他負債	17	3,703,059	973,923
<b>負債總額</b>		<b>332,134,216</b>	<b>294,383,164</b>
<b>股東權益</b>			
股本	18	30,000,000	30,000,000
儲備	19	25,363,695	24,372,561
<b>股東權益</b>		<b>55,363,695</b>	<b>54,372,561</b>
<b>負債及股東權益總額</b>		<b>387,497,911</b>	<b>348,755,725</b>

## 權益變動表

未經審核  
(以美元列示)

本公司權益股東應佔部分				
	股本	保留溢利	可供出售 投資重估儲備	總額
於2016年1月1日的結餘	30,000,000	21,737,094	285,792	52,022,886
於2016年權益變動:				
本年度溢利	-	2,358,596	-	2,358,596
其他全面收益	-	-	133,554	133,554
全面收益總額	-	2,358,596	133,554	2,492,150
以往年度宣派及於年內 支付的股息	-	(142,475)	-	(142,475)
於2016年12月31日的結餘	30,000,000	23,953,215	419,346	54,372,561
於2017年1月1日的結餘	30,000,000	23,953,215	419,346	54,372,561
於2017年權益變動:				
本期間溢利	-	1,286,895	-	1,286,895
其他全面收益	-	-	(177,831)	(177,831)
全面收益總額	-	1,286,895	(177,831)	1,109,064
以往年度宣派及於期內 支付的股息	-	(117,930)	-	(117,930)
於2017年6月30日的結餘	30,000,000	25,122,180	241,515	55,363,695

# KEXIM ASIA LIMITED

## 現金流量表

未經審核  
(以美元列示)

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
經營活動		
除稅前溢利	1,498,145	1,098,163
調整項目：		
借款利息支出及銀行同業和其他金融機構的存款	2,129,029	2,023,355
後償負債利息支出	223,453	188,175
提撥貸款及墊款的減值虧損	(530,009)	-
折舊	1,383	19,443
溢價及作為實際利率調整的一部分所收取的費用之攤銷	(157,666)	(3,487,574)
營運資金變動前經營現金流量	3,164,335	(158,438)
經營資產(增加)/減少：		
客戶貸款及墊款	(48,696,062)	16,542,296
其他資產	87,805	510,098
經營負債增加/(減少)：		
銀行同業、其他金融機構及最終控股公司的存款及結餘	(13,127,734)	(1,533,290)
衍生金融負債	(1,144)	19,336
其他負債	1,712,039	4,272,402
經營業務(所用)/產生的現金	(56,860,761)	19,652,404

## 現金流量表

未經審核  
(以美元列示)

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
投資活動		
購入物業、廠房及設備付款	(2,267)	-
銷售或贖回可供出售投資收益	30,573,230	10,028,080
購入可供出售投資付款	(21,205,026)	(39,711,700)
投資活動產生／（所用）的現金淨額	9,365,937	(29,683,620)
融資活動		
借款所得／（償還）	48,024,370	16,234,726
已付後償負債利息	(222,465)	(187,669)
已付借款利息	(1,112,921)	(2,104,815)
已付股息	(117,930)	(142,475)
融資活動產生的現金淨額	46,571,054	13,799,767
現金和現金等價物（減少）／增加淨額	(923,770)	3,768,551
於1月1日的現金和現金等價物	2,851,637	4,534,825
於6月30日的現金和現金等價物	1,927,867	8,303,376
經營活動產生的現金流量包含：		
已收利息	4,192,151	1,297,438
已付銀行同業及其他金融機構的存款利息	(1,184,408)	(607,703)

# 財務報表附註

(以美元列示)

## 1 利息收入及利息支出

### (a) 利息收入

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
並非按公允價值計入損益的金融工具產生的利息收入		
- 上市債務證券	1,691,585	1,693,051
- 非上市債務證券	18,131	-
- 其他	2,744,249	2,656,008
	<u>4,453,965</u>	<u>4,349,059</u>

### (b) 利息支出

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
並非按公允價值計入損益的金融工具產生的利息支出		
- 須於5年內償還的銀行同業及 其他金融機構存款	(1,142,922)	(791,894)
- 須於5年內償還的長期借款	(986,106)	(1,231,461)
- 後償負債	(223,454)	(188,175)
	<u>(2,352,482)</u>	<u>(2,211,530)</u>

## 2 費用及佣金支出淨額

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
非持作買賣或按公允價值入賬的金融資產或 金融負債所產生的淨費用及佣金收入		
- 費用及佣金支出	(5,972)	(5,262)

## 3 買賣收益淨額

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
衍生工具收益減虧損	<u>393,425</u>	<u>277,232</u>

## 4 套期 (支出) / 收入 淨額

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
公允價值套期		
- 歸屬於被套期風險的被套期項目的 (虧損) / 收益 淨額	(102,845)	527,156
- 套期工具的 虧損 淨額	(62,591)	(916,990)
	<u>(165,436)</u>	<u>(389,834)</u>



## 財務報表附註

(以美元列示)

### 5 經營支出

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
員工成本		
- 薪金及其他福利	428,510	413,027
- 向員工提供住宿地方的經營租賃	140,525	132,573
- 強制性公積金供款	4,774	4,695
	<u>573,809</u>	<u>550,295</u>
樓宇及設備支出		
- 折舊	1,383	19,443
- 租金及差餉	158,150	158,229
	<u>159,533</u>	<u>177,672</u>
核數師酬金	104,180	88,229
其他	178,661	171,004
	<u>282,841</u>	<u>259,233</u>
	<u>1,016,183</u>	<u>987,200</u>

### 6 其他綜合 收入 / (支出)

#### (a) 其他綜合收入 / (支出) 組成部分的相關稅務影響

	截至2017年6月30日止6個月		
	除稅前金額	稅務 (支出) / 利益	除稅後金額
可供出售金融資產: 可供出售投資重估 儲備的變動淨額	<u>(177,831)</u>	<u>-</u>	<u>(177,831)</u>
	截至2016年6月30日止6個月		
	除稅前金額	稅務 (支出) / 利益	除稅後金額
可供出售金融資產: 可供出售投資重估 儲備的變動淨額	<u>1,078,681</u>	<u>-</u>	<u>1,078,681</u>

#### (b) 其他綜合 收入 / (支出) 各組成部分的相關重新分類調整

	截至2017年 6月30日止 6個月	截至2016年 6月30日止 6個月
可供出售金融資產:		
年內確認的公允價值變動	(180,017)	1,132,395
轉入損益的數額進行重新分類調整		
- 處置收益	-	(53,714)
- 攤銷可供出售投資(已重新劃歸為持有 至到期投資)的以往重估虧損(已扣 除遞延稅項)	<u>2,186</u>	<u>-</u>
期間在其他綜合 (支出) / 收入 中確認可供出售重估 儲備變動淨額	<u>(177,831)</u>	<u>1,078,681</u>

## 財務報表附註

(以美元列示)

### 7 客戶、銀行及其他金融機構貸款及墊款

	於2017年6月30日	於2016年12月31日
向下列項目發放的貸款及墊款總額：		
- 銀行同業及其他金融機構	29,373,527	14,275,162
- 客戶	208,425,530	174,827,833
	<u>237,799,057</u>	<u>189,102,995</u>
減：		
針對向下列項目發放的貸款及墊款所提撥的個別評估減值準備		
- 客戶	-	(530,009)
減：		
針對向下列項目發放的貸款及墊款所提撥的整體評估減值準備		
- 銀行同業及其他金融機構	(198,730)	(121,734)
- 客戶	(1,404,940)	(1,481,936)
	<u>(1,603,670)</u>	<u>(1,603,670)</u>
向下列項目發放的貸款及墊款淨額：		
- 銀行同業及其他金融機構	29,174,797	14,153,428
- 客戶	207,020,590	172,815,888
	<u>236,195,387</u>	<u>186,969,316</u>
銀行同業及其他金融機構墊款包括向下列項目發放的貿易票據：		
- 銀行同業及其他金融機構	-	-
減：		
針對向下列項目發放的貿易票據所提撥的整體評估減值準備		
- 銀行同業及其他金融機構	-	-
向下列項目發放的貿易票據淨額：		
- 銀行同業及其他金融機構	-	-

### 8 可供出售投資

	於2017年6月30日	於2016年12月31日
債務證券 (按公允價值)	<u>142,388,630</u>	<u>151,788,906</u>
發行機構：		
- 銀行同業及其他金融機構	97,569,756	99,454,506
- 公司實體	44,818,874	52,334,400
	<u>142,388,630</u>	<u>151,788,906</u>
地方上市分析：		
- 在香港區上市	22,657,420	20,658,915
- 在香港以外地區上市	117,730,910	129,130,671
- 非上市	2,000,300	1,999,320
	<u>142,388,630</u>	<u>151,788,906</u>

# 財務報表附註

(以美元列示)

## 9 持有至到期投資

	於2017年6月30日	於2016年12月31日
債務證券	4,778,879	4,766,971
發行機構：		
- 銀行同業及其他金融機構	4,778,879	4,766,971
地方上市分析：		
- 在香港以外地區上市	4,778,879	4,766,971

## 10 物業、廠房及設備

	租賃資產 改良工程	電腦設備	固定裝置及 辦公設備	汽車	總額
成本：					
於2017年1月1日	157,732	341,689	33,295	66,368	599,084
增置	-	2,267	-	-	2,267
出售	-	-	-	-	-
於2017年6月30日	157,732	343,956	33,295	66,368	601,351
累計折舊：					
於2017年1月1日	157,732	338,646	32,460	66,368	595,206
期內折舊	-	1,094	289	-	1,383
出售時回撥	-	-	-	-	-
於2017年6月30日	157,732	339,740	32,749	66,368	596,589
帳面淨值：					
於2017年6月30日	-	4,216	546	-	4,762
成本：					
於2016年1月1日	157,732	340,954	32,718	66,368	597,772
增置	-	735	577	-	1,312
出售	-	-	-	-	-
於2016年12月31日	157,732	341,689	33,295	66,368	599,084
累計折舊：					
於2016年1月1日	140,193	335,695	32,075	66,368	574,331
期內折舊	17,539	2,951	385	-	20,875
出售時回撥	-	-	-	-	-
於2016年12月31日	157,732	338,646	32,460	66,368	595,206
帳面淨值：					
於2016年12月31日	-	3,043	835	-	3,878

## 11 其他資產

	於2017年6月30日	於2016年12月31日
應收應計利息	1,502,530	1,534,770
套期衍生工具的正公允價值	50,659	112,785
其他	358,354	351,793
	1,911,543	1,999,348

# 財務報表附註

(以美元列示)

## 12 衍生金融資產/ 負債

	於2017年6月30日	於2016年12月31日
非套期衍生工具的負公允價值	358	1,502

## 13 資產負債表所示的稅項

### a. 資產負債表所示的本期所得稅為：

	於2017年6月30日	於2016年12月31日
本期間 / 年度香港利得稅準備	(665,687)	(454,437)
已付暫繳利得稅	539,263	539,263
(應付稅款) / 可收回稅款	(126,424)	84,826

### b. 已確認遞延稅項資產和負債：

	超過 折舊免稅額 的相關折舊	金融資產 減值虧損	可供出售 投資的公允 價值調整	總額
於2017年1月1日	21,651	352,056	(82,864)	290,843
在收益表計入/ (列支)	-	-	-	-
在儲備列支	-	-	-	-
於2017年6月30日	21,651	352,056	(82,864)	290,843
於2016年1月1日	19,602	365,213	(56,473)	328,342
在收益表計入/ (列支)	2,049	(13,157)	-	(11,108)
在儲備列支	-	-	(26,391)	(26,391)
於2016年12月31日	21,651	352,056	(82,864)	290,843

## 14 其他金融機構的借款

	於2017年6月30日	於2016年12月31日
其他金融機構的借款		
- 短期借款	60,000,000	59,995,573

於二零一七年六月三十日，其他金融機構的短期借款利息為三個月倫敦銀行同業拆息加0.5%至0.55%的息差計息，並於二零一七年七月二十八日，二零一七年八月二十五日，二零一七年八月三十一日和二零一七年六月三十日償還（二零一六年：每年按3.5%的利率計息，並須於二零一七年二月二十八日償還，六個月倫敦銀行同業拆息加0.5%的利率計息並須於二零一七年四月七日償還，三個月倫敦銀行同業拆息加0.55%的利率計息並須於二零一七年八月二十五日償還）。

## 財務報表附註

(以美元列示)

### 15 直屬控股公司的借款

借款的賬面金額分析如下：

	於2017年6月30日	於2016年12月31日
借入最終控股公司的款項		
- 短期借款	-	86,000,000
- 長期借款	145,173,963	11,154,020
	<u>145,173,963</u>	<u>97,154,020</u>

於二零一七年六月三十日，最終控股公司的長期借款利息為三個月倫敦銀行同業拆息加0.029%至0.52%的息差計息（二零一六年：三個月倫敦銀行同業拆息加0.33%），並於二零一八年九月二十一日和二零一九年十一月一日償還。

### 16 後償負債

後償負債的賬面金額分析如下：

	於2017年6月30日	於2016年12月31日
借入最終控股公司的款項		
- 至二零二二年十二月十日止按三個月倫敦銀行同業拆息加1.90%的後償浮動利率計息。	15,000,000	15,000,000

### 17 其他負債

	於2017年6月30日	於2016年12月31日
套期衍生工具的負公允價值	1,609	184,178
應付應計利息	513,650	718,970
其他應付款	3,187,800	70,775
	<u>3,703,059</u>	<u>973,923</u>

### 18 股本

	於2017年6月30日		於2016年12月31日	
	股數	金額	股數	金額
已發行及繳足普通股：				
於1月1日及6月30日	30,000,000	\$30,000,000	30,000,000	\$30,000,000

普通股持有人有權收取不時宣派的股息，並且有權在本公司大會上按照每持有一股可投一票的比例參與投票。所有普通股在分佔本公司剩餘資產方面享有同等權益。

### 19 儲備

	保留溢利	可供出售/ 投資重估儲備	總額
於2017年1月1日	23,953,215	419,346	24,372,561
往年核准的股息	(117,930)	-	(117,930)
本年度綜合收入總額			
- 本期間溢利	1,286,895	-	1,286,895
- 可供出售投資			
- 公允價值變動 (扣除遞延稅項後的淨額)	-	(180,017)	(180,017)
轉入損益的數額進行重新分類調整			
- 處置收益	-	-	-
- 攤銷對可供出售投資			
(已重新劃歸為持有至到期投資)			
的過往重估虧損 (已扣除遞延稅項)	-	2,186	2,186
於2017年6月30日	<u>25,122,180</u>	<u>241,515</u>	<u>25,363,695</u>

## 財務報表附註

(以美元列示)

### 19 儲備(續)

	保留溢利	可供出售 / 投資重估儲備	總額
於2016年1月1日	21,737,094	285,792	22,022,886
往年核准的股息	(142,475)	-	(142,475)
本年度綜合收入總額			
- 本年度溢利	2,358,596	-	2,358,596
- 可供出售投資			
- 公允價值變動 (扣除遞延稅項後的淨額)	-	207,274	207,274
轉入損益的數額進行重新分類調整			
- 處置收益	-	(76,513)	(76,513)
- 攤銷對可供出售投資 (已重新劃歸為持有至到期投資) 的過往重估虧損 (已扣除遞延稅項)	-	2,793	2,793
於2016年12月31日	23,953,215	419,346	24,372,561

### 20 或有負債及承擔

	於2017年6月30日	於2016年12月31日
貸款承擔		
- 原到期日1年及以下	3,043,050	2,000,000
- 原到期日1年及以上	314,190	314,190
	3,357,240	2,314,190
信貸風險加權數額	765,705	557,095

### 21 衍生工具

#### a. 衍生工具的名義數額

	於2017年6月30日		
	符合資格採用 套期會計法	持作買賣	總額
利率掉期	24,500,000	3,000,000	27,500,000
貨幣掉期	-	-	-
	於2016年12月31日		
	符合資格採用 套期會計法	持作買賣	總額
利率掉期	32,500,000	3,000,000	35,500,000
貨幣掉期	10,000,000	-	10,000,000

#### b. 衍生工具的公允價值和信貸風險加權數額

	於2017年6月30日		
	公允價值 資產	公允價值 負債	信貸風險 加權數額
利率掉期	-	358	31,632

## 財務報表附註

(以美元列示)

### 21 衍生工具(續)

#### b. 衍生工具的公允價值和信貸風險加權數額

	於2016年12月31日		
	公允價值 資產	公允價值 負債	信貸風險 加權數額
利率掉期	-	1,502	53,507

於2017年6月30日信貸風險加權數額乃根據香港金融管理局頒布於2007年1月1日生效的《銀行業(資本)規則》的規定計算。計算所得的金額視乎合約對方的身分不同合約的到期特性而定。利率合約的風險加權介乎0%至50%。

本公司並無訂立任何雙邊淨額結算安排，因此這些數額以總額列示。

#### c. 指定為套期工具的衍生工具公允價值

以下為本公司的公允價值衍生工具以套期為目的各種類之摘要：

	於2017年6月30日		於2016年12月31日	
	資產	負債	資產	負債
利率合約	50,659	1,609	112,785	22,656
外匯合約	-	-	-	161,522
	<u>50,659</u>	<u>1,609</u>	<u>112,785</u>	<u>184,178</u>

#### d. 衍生工具的剩餘期限

	於2017年6月30日			
	總額	1年或以下	1年至5年	5年以上
利率衍生工具	27,500,000	6,000,000	21,500,000	-
外匯衍生工具	-	-	-	-
	<u>27,500,000</u>	<u>6,000,000</u>	<u>21,500,000</u>	<u>-</u>

  

	於2016年12月31日			
	總額	1年或以下	1年至5年	5年以上
利率衍生工具	35,500,000	5,000,000	30,500,000	-
外匯衍生工具	10,000,000	10,000,000	-	-
	<u>45,500,000</u>	<u>15,000,000</u>	<u>30,500,000</u>	<u>-</u>

## 財務報表附註

(以美元列示)

### 22 高級管理人員的薪酬

以下披露遵循《金管局監管政策手冊CG-5“完善薪酬制度指引”》第三部分（薪酬披露）相關指引。

#### a. 薪酬制度的設計及執行

本公司是在香港成立的一家小型公司，約有10名員工。所有管理人員均由首爾母公司——The Export-Import Bank of Korea（以下簡稱“母公司”）派調來港。由於母公司是一家位於首爾的政府性銀行，所有員工的薪酬標準按照韓國政府相關指引制定。所有管理人員的薪酬由母公司人力資源部所屬的薪酬與福利團隊按照其薪酬政策負責管理。年末，薪酬與福利團隊對合格雇員的總體績效及年終激勵的重要條款進行復核。

在集團層面的薪酬政策已涵蓋基本的要素，包括薪酬結構、浮動薪酬的績效計量和按時間風險調整薪酬發放。

本公司所有管理人員都是由首爾母公司派調來港，因此，他們的薪酬水平會按照母公司的薪酬制度釐定。事實上，同一職級的員工的薪酬是相同的。任何董事不會參與決定涉及自己的薪酬。

本公司高級管理人員為負責監督本公司的戰略或業務或負責本公司重要業務線的人員。本公司關鍵管理人員為在工作中其職責或活動涉及為本公司承擔重大風險的雇員。截至二零一七年六月三十日止六個月，本公司沒有扮演關鍵人員角色的員工。

#### b. 本公司高級管理人員及關鍵人員二零一七年六月三十日止年度的量化薪酬總額如下：

(i) 截至二零一七年六月三十日止六個月的薪酬(全部為固定薪酬)金額:

	於2017年6月30日		於2016年12月31日	
	非遞延	受益人數	非遞延	受益人數
財政期間				
薪酬獎勵				
金額				
高級管理層				
固定酬金				
(美元)：				
現金基礎	\$165,982	6	\$191,869	4

KEXIM ASIA LIMITED 的管理層不享有任何股份或股份掛鈎的浮動薪酬。

(ii) 截至二零一七年六月三十日止六個月沒有支付遞延薪酬(二零一六年: 零)；

(iii) 截至二零一七年六月三十日止六個月沒有支付因應表現而調減的遞延薪酬(二零一六年: 零)；及

(iv) 截至二零一七年六月三十日止六個月沒有支付保證獎金(二零一六年: 零)；及

(v) 截至二零一七年六月三十日止六個月沒有高級管理人員或關鍵人員獲發放新聘簽約金或解僱金(二零一六年: 零)。



# 未經審核補充財務資料

(以美元列示)

## 1 逾期貸款

### a 已逾期的客戶貸款：

	於2017年6月30日 金額	於2017年6月30日 佔總貸款比率	於2016年12月31日 金額	於2016年12月31日 佔總貸款比率
三個月以上至六個月	-	-	530,009	0.3%
六個月以上至一年	-	-	-	-
一年以上	-	-	-	-
	<u>-</u>	<u>-</u>	<u>530,009</u>	<u>0.3%</u>
就逾期貸款和墊款的有擔保部分 所持有的抵押品的現行市值	<u>-</u>		<u>221,390</u>	
逾期貸款和墊款的有擔保部分	-		221,390	
逾期貸款和墊款的無擔保部分	<u>-</u>		<u>308,619</u>	
	<u>-</u>		<u>530,009</u>	

有特定還款日期的貸款和墊款，若有本金或利息已逾期且在年底仍未清還，則列作逾期貸款和墊款。

### b 已逾期的銀行同業及其他金融機構貸款：

三個月以上至六個月	-	-	-	-
六個月以上至一年	-	-	-	-
一年以上	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

### c 已逾期的其他貸款/資產：

三個月以上至六個月	-	-	-	-
六個月以上至一年	-	-	-	-
一年以上	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

### d 經重組客戶貸款

-	-	-	-
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### e 經重組銀行同業及其他金融機構貸款

-	-	-	-
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### f 不良資產總計

-	-	530,009	0.3%
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### g 就逾期貸款和墊款作出的個別減值準備

-	530,009
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於2017年6月30日及2016年12月31日，本公司給予銀行同業及其他金融機構的貸款並無經過重組。

## 未經審核補充財務資料

(以美元列示)

### 2 收回資產

於2017年6月30日 於2016年12月31日

收回資產

- -

### 3 跨國債權

國際債權指計及風險轉移因素後，根據交易對手所在地列入資產負債表的風險。如果債權擔保方所在的國家與交易對手有所不同，則有關風險便會轉移至擔保方所在的國家。如果索償對象是銀行同業及其他金融機構的分行，則有關風險便會轉移至該等總辦事處所在的國家。計算風險轉移後，佔國際債權總額10%或以上者按個別國家或地區列示如下：

於2017年6月30日	銀行	官方部門	非銀行 金融機構	非金融 私營機構	其他	總額
發達國家	21,213,066	-	-	15,185,166	-	36,398,232
離岸中心	5,001,820	-	-	897,617	-	5,899,437
發展中歐洲	6,886,020	-	-	1,001,629	-	7,887,649
發展中的拉丁美洲和 加勒比	-	-	-	4,710,671	-	4,710,671
發展中的非洲和 中東地區	19,883,824	-	-	2,964,384	-	22,848,208
發展中的亞太區	51,649,958	-	-	260,281,580	-	311,931,538
其中：中國	-	-	-	-	-	-
韓國	30,494,536	-	-	235,979,864	-	266,474,400
總額	104,634,688	-	-	285,041,047	-	389,675,735

於2016年12月31日	銀行	官方部門	非銀行 金融機構	非金融 私營機構	其他	總額
發達國家	21,996,194	-	-	10,105,363	-	32,101,557
離岸中心	-	-	-	5,449,083	-	5,449,083
發展中歐洲	3,174,117	-	-	1,252,221	-	4,426,338
發展中的拉丁美洲和 加勒比	-	-	-	4,708,041	-	4,708,041
發展中的非洲和 中東地區	10,020,017	-	-	2,922,745	-	12,942,762
發展中的亞太區	53,234,762	-	-	238,371,403	-	291,606,165
其中：中國	13,754,641	-	-	29,483,026	-	43,237,667
韓國	36,714,130	-	-	202,152,924	-	238,867,054
總額	88,425,090	-	-	262,808,856	-	351,233,946

上述分析是考慮到任何可識別的風險轉移後的效果披露的淨基礎上。

## 未經審核補充財務資料

(以美元列示)

### 4 資本充足比率

於二零一七年六月三十日及二零一六年十二月三十一日的資本充足比率乃按照香港金融管理局頒佈之《銀行業（資本）規則》因應實施《巴塞爾資本協定III》而制定，並於二零一三年一月一日生效。

本公司根據《銀行業（資本）規則》（「資本規則」）的要求計量資本充足率。按照資本規則，本行已採納「基本計算法」計算風險加權資產的信貸風險，並以「基本指標法」計算營運風險。根據《銀行業（資本）規則》第22(1)條，本公司獲豁免按照《銀行業（資本）規則》第17條的規定計算市場風險。

	於2017年6月30日	於2016年12月31日
資本充足率:		
核心一級資本充足率	16.13%	18.08%
一級資本充足率	16.13%	18.08%
總資本充足率	<u>21.29%</u>	<u>23.76%</u>

減去扣除項前後的總資本的組成部分如下：

	於2017年6月30日	於2016年12月31日
核心一級資本：		
核心一級資本工具	30,000,000	30,000,000
保留盈利	25,122,180	23,953,215
已披露儲備	<u>324,380</u>	<u>502,211</u>
核心一級資本 (未減去扣除項)	55,446,560	54,455,426
核心一級資本的監管扣除項：		
一般銀行風險監管準備金	(775,844)	(283,001)
遞延稅項資產淨額	<u>(373,708)</u>	<u>(373,708)</u>
核心一級資本總額	54,297,008	53,798,717
其他一級資本	<u>-</u>	<u>-</u>
一級資本總額	<u>54,297,008</u>	<u>53,798,717</u>

## 未經審核補充財務資料

(以美元列示)

### 4 資本充足比率 (續)

減去扣除項前後的總資本的組成部分如下：(續)

	於2017年6月30日	於2016年12月31日
二級資本		
合資格的二級資本工具加相關的股份溢價	15,000,000	15,000,000
合資格計入二級資本的整體評估減值準備和一般 銀行風險監管儲備	<u>2,379,514</u>	<u>1,886,671</u>
二級資本總額	<u>17,379,514</u>	<u>16,886,671</u>
資本總額	<u>71,676,522</u>	<u>70,685,388</u>

# 未經審核補充財務資料

(以美元列示)

## 4 資本充足比率 (續)

根據巴塞爾協定三的資本披露

根據巴塞爾協定三的資產負債表對帳的參照提示

於2017年6月30日

CET1資本：票據及儲備			
1	直接發行的合資格CET1資本票據加任何相關的股份溢價	30,000,000	[5]
2	保留溢利	25,122,180	[6] + [7] + [10]
3	已披露的儲備	324,380	[8]
4	須從CET1資本逐步遞減的直接發行資本(只適用於非合股公司)	不適用	
5	由綜合銀行附屬公司發行並由第三方持有的CET1資本票據產生的少數股東權益(可計入綜合集團的CET1資本的數額)	-	
6	監管扣減之前的CET1資本	55,446,560	
CET1資本：監管扣減			
7	估值調整	-	
8	商譽(已扣除相聯遞延稅項負債)	-	
9	其他無形資產(已扣除相聯遞延稅項負債)	-	
10	已扣除遞延稅項負債的遞延稅項資產	373,708	[3] - [9]
11	現金流對沖儲備	-	
12	在IRB計算法下EL總額超出合資格準備金總額之數	-	
13	由證券化交易產生的出售收益	-	
14	按公平價值估值的負債因本身的信用風險變動所產生的損益	-	
15	界定利益的退休金基金淨資產(已扣除相聯遞延稅項負債)	-	
16	於機構本身的CET1資本票據的投資(若並未在所報告的資產負債表中從實繳資本中扣除)	-	
17	互相交叉持有的CET1資本票據	-	
18	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的非重大資本投資(超出10%門檻之數)	-	
19	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的重大資本投資(超出10%門檻之數)	-	

# 未經審核補充財務資料

(以美元列示)

## 4 資本充足比率 (續)

根據巴塞爾協定三的資本披露

於2017年6月30日

根據巴塞爾協定三的資產負債表對帳的參照提示

CET1資本：監管扣減			
20	按揭供款管理權(高於10%門檻之數)	不適用	
21	由暫時性差異產生的遞延稅項資產(高於10%門檻之數，已扣除相聯遞延稅項負債)	不適用	
22	超出15%門檻之數	不適用	
23	其中：於金融業實體的普通股的重大投資	不適用	
24	其中：按揭供款管理權	不適用	
25	其中：由暫時性差異產生的遞延稅項資產	不適用	
26	適用於CET1資本的司法管轄區特定監管調整	775,844	[10]
26a	因土地及建築物(自用及投資用途)進行價值重估而產生的累積公平價值收益	-	
26b	一般銀行業務風險監管儲備	775,844	[10]
26c	金融管理專員給予的通知所指明的證券化類別風險承擔	-	
26d	因機構持有的土地及建築物低於已折舊的成本價值而產生的任何累積虧損	-	
26e	受規管非銀行附屬公司的資本短欠	-	
26f	在屬商業實體的有連繫公司中的資本投資(超出申報機構的資本基礎的15%之數)	-	
27	因沒有充足的AT1資本及二級資本以供扣除而須在CET1資本扣除的監管扣減	-	
28	對CET1資本的監管扣減總額	1,149,552	
29	CET1 資本	54,297,008	
AT1資本：票據			
30	合資格AT1資本票據加任何相關股份溢價	-	
31	其中：根據適用會計準則列為股本類別	-	
32	其中：根據適用會計準則列為負債類別	-	
33	須從AT1資本逐步遞減的資本票據	-	
34	由綜合銀行附屬公司發行並由第三方持有的AT1資本票據(可計入綜合集團的AT1資本的數額)	-	
35	其中：受逐步遞減安排規限的由附屬公司發行的AT1資本票據	-	
36	監管扣減之前的AT1資本	-	

# 未經審核補充財務資料

(以美元列示)

## 4 資本充足比率 (續)

根據巴塞爾協定三的資本披露

於2017年6月30日

根據巴塞爾協定三的資產負債表對帳的參照提示

AT1資本：監管扣減			
37	於機構本身的AT1資本票據的投資	-	
38	互相交叉持有AT1資本票據	-	
39	於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的非重大資本投資(超出10%門檻之數)	-	
40	於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的重大資本投資	-	
41	適用於AT1資本的司法管轄區特定監管調整	-	
42	因沒有充足的二級資本以供扣除而須在AT1資本扣除的監管扣減	-	
43	對AT1資本的監管扣減總額	-	
44	AT1資本	-	
45	一級資本(一級資本 = CET1 + AT1)	54,297,008	
二級資本：票據及準備金			
46	合資格二級資本票據加任何相關股份溢價	15,000,000	[4]
47	須從二級資本逐步遞減的資本票據	-	
48	由綜合銀行附屬公司發行並由第三方持有的二級資本票據(可計入綜合集團的二級資本的數額)	-	
49	其中：受逐步遞減安排規限的由附屬公司發行的資本票據	-	
50	合資格計入二級資本的集體減值備抵及一般銀行風險監管儲備	2,379,514	[1] + [2] + [10]
51	監管扣減之前的二級資本	17,379,514	
二級資本：監管扣減			
52	於機構本身的二級資本票據的投資	-	
53	互相交叉持有的二級資本票據	-	
54	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的非重大資本投資(超出10%門檻之數)	-	
55	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的重大資本投資	-	

# 未經審核補充財務資料

(以美元列示)

## 4 資本充足比率 (續)

根據巴塞爾協定三的資本披露

於2017年6月30日

根據巴塞爾協定三的資產負債表對帳的參照提示

二級資本：監管扣減			
56	適用於二級資本的司法管轄區特定監管調整	-	
56a	加回合資格計入二級資本的因對土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	-	
57	對二級資本的監管扣減總額	-	
58	二級資本	17,379,514	
59	總資本 (總資本 = 一級資本 + 二級資本)	71,676,522	
60	風險加權總資產	336,712,019	
資本比率(佔風險加權資產的百分比)			
61	CET1 資本比率	16.13%	
62	一級資本比率	16.13%	
63	總資本比率	21.29%	
64	機構特定緩衝資本要求(《資本規則》第3B條指明的最低CET1資本要求加防護緩衝資本加反周期緩衝資本要求加環球系統重要性銀行或本地系統重要性銀行的資本要求	5.75%	
65	其中：防護緩衝資本要求	1.25%	
66	其中：銀行特定反周期緩衝資本要求	0.00%	
67	其中：環球系統重要性銀行或本地系統重要性銀行的要求	0.00%	
68	CET1資本超出在《資本規則》第3B條下的最低CET1要求及用作符合該條下的一級資本及總資本要求的任何CET1資本	8.63%	
司法管轄區最低比率(若與《巴塞爾協定三》最低要求不同)			
69	司法管轄區CET1最低比率	不適用	
70	司法管轄區一級資本最低比率	不適用	
71	司法管轄區總資本最低比率	不適用	



# 未經審核補充財務資料

(以美元列示)

## 4 資本充足比率 (續)

根據巴塞爾協定三的資本披露

根據巴塞爾協定三的  
資產負債表對帳  
的參照提示

於2017年6月30日

低於扣減門檻的數額(風險加權前)			
72	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據、AT1資本票據及二級資本票據的非重大資本投資	-	
73	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據、AT1資本票據及二級資本票據的重大資本投資	-	
74	按揭放款管理權(已扣除相聯稅項負債)	不適用	
75	由暫時性差異產生的遞延稅項資產(已扣除相聯遞延稅項負債)	不適用	
就計入二級資本的準備金的適用上限			
76	合資格計入二級資本中有關基本計算法及標準(信用風險)計算法下的準備金(應用上限前)	-	
77	在基本計算法及標準(信用)風險計算法下可計入二級資本中的準備金上限	-	
78	合資格計入二級資本中有關IRB計算法下的準備金(應用上限前)	-	
79	在IRB計算法下可計入二級資本中的準備金上限	-	
受逐步遞減安排規限的資本票據(僅在2018年1月1日至2022年1月1日期間適用)			
80	受逐步遞減安排規限的CET1資本票據的現行上限	不適用	
81	由於實施上限而不計入CET1的數額(在計及贖回及到期期限後超出上限之數)	不適用	
82	受逐步遞減安排規限的AT1資本票據的現行上限	-	
83	由於實施上限而不可計入AT1資本的數額(在計及贖回及到期期限後超出上限之數)	-	
84	受逐步遞減安排規限的二級資本票據的現行上限	-	
85	由於實施上限而不可計入二級資本的數額(在計及贖回及到期期限後超出上限之數)	-	

# 未經審核補充財務資料

(以美元列示)

## 4 資本充足比率 (續)

附註：

相對《巴塞爾協定三》資本標準所載定義，《資本規則》對以下項目賦予較保守的定義：

行數	內容	香港基準	《巴塞爾協定三》基準
	已扣除遞延稅項負債的遞延稅項資產	373,708	373,708
10	<p>解釋</p> <p>正如巴塞爾委員會發出的《巴塞爾協定三》文本(2010年12月)第69及87段所連載，視乎銀行予以實現的未來或然率而定的遞延稅項資產須予扣減，而與暫時性差異有關的遞延稅項資產則可CET1資本內予以有限度確認(並因此可從CET1資本的扣減中被豁除，但以指定門檻為限)。在香港，不論有關資產的來源，認可機構須從CET1資本中全數扣減所有遞延稅項資產。因此，在第10行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第10行所匯報的數額(即在「香港基準」項下匯報的數額)，而調整方法是按須扣減的與暫時性差異有關的遞延稅項資產數額予以下調，並以不超過在《巴塞爾協定三》下就暫時性差異所產生的遞延稅項資產所定的10%門檻及就按揭放款管理權、由暫時性差額所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資(不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資)所定的整體15%門檻為限。</p>		
<p>註：</p> <p>上述10%/15%門檻的數額的計算是以《銀行業(資本)規則》為基準。</p>			

簡稱：

CET1：普通股權一級資本

AT1：額外一級資本

## 根據巴塞爾協定三的主要特點

		於2017年6月30日	
1	發行人	KEXIM Asia Limited	
2	獨有識別碼 (如CUSIP、ISIN或Bloomberg對私人配售的識別碼)	不適用	
3	票據的管限法律	香港法律	
	監管處理方法		
4	《巴塞爾協定三》過渡期規則 <sup>#</sup>	普通股本一級	二級
5	《巴塞爾協定三》後過渡期規則 <sup>+</sup>	普通股本一級	二級
6	可計入單獨*/集團/集團及單獨基礎	單獨*	單獨*
7	票據類別 (由各地區自行指明)	普通股	後償貸款
8	在監管資本的確認數額 (以有關貨幣百萬計，於最近的申報日期)	美元三千萬	美元一千五百萬
9	票據面值	沒有票據面值 (發行美元三千萬)	美元一千五百萬
10	會計分類	股東股本	負債 - 攤銷成本

# 未經審核補充財務資料

(以美元列示)

## 4 資本充足比率 (續)

根據巴塞爾協定三的主要特點

		於2017年6月30日	
11	最初發行日期	二零零四年三月四日	二零一二年十一月六日
12	永久性或設定期限	永久	設定期限
13	原訂到期日	沒有期限	二零二二年十二月十日
14	須獲監管當局事先批准的發行人贖回權	有	有
15	可選擇可贖回日、或有可贖回日，以及可贖回數額	不適用	二零一七年十二月十日，一千五萬貸款
16	後續可贖回日(如適用)	不適用	不適用
票息 / 股息			
17	固定或浮動股息 / 票息	浮動股息	浮動票息
18	票息率及任何相關指數	沒有	三個月倫敦銀行同業拆息加1.90%
19	有停止派發股息的機制	沒有	沒有
20	全部酌情、部分酌情，或強制	全權酌情權	強制
21	設有遞升息率或其他贖回誘因	沒有	沒有
22	非累計或累計	非累積	非累積
23	可轉換或不可轉換	不可以轉換	不可以轉換
24	若可轉換，轉換觸發事件	不適用	不適用
25	若可轉換，全部或部分	不適用	不適用
26	若可轉換，轉換比率	不適用	不適用
27	若可轉換，強制或可選擇性轉換	不適用	不適用
28	若可轉換，指明轉換後的票據類別	不適用	不適用
29	若可轉換，指明轉換後的票據發行人	不適用	不適用
30	減值特點	沒有	有
31	若減值，減值的觸發點	不適用	《銀行業(資本)規則》附表4C1.(k)
32	若減值，全部或部分	不適用	全部或部分
33	若減值，永久或臨時性質	不適用	不適用
34	若屬臨時減值，說明債務回復機制	不適用	不適用
35	清盤時在級別架構中的位置(指明緊接較其優先的票據類別)	後償債權人	優先償權人
36	可過渡的不合規特點	沒有	沒有
37	若是，指明不合規特點	不適用	不適用

註：

# 資本票據的監管處理方法須依照《銀行業(資本)規則》附表4H所載的過渡安排

+ 資本票據的監管處理方法無須依照《銀行業(資本)規則》附表4H所載的過渡安排

\* 包括單獨綜合基礎

# 未經審核補充財務資料

(以美元列示)

## 4 資本充足比率 (續)

根據巴塞爾協定三的資產負債表對帳

	資產負債表中 公佈的財務報表 於2017年6月30日	根據監管合併 範圍 於2017年6月30日	資本披露模版 的參照提示
<b>資產</b>			
現金及在銀行同業及其他金融機構的結餘	1,927,867	1,927,867	
銀行同業及其他金融機構貸款及墊款	29,174,797	29,174,797	
其中：集體減值準備		198,730	[1]
客戶貸款及墊款	207,020,590	207,020,590	
其中：集體減值準備		1,404,940	[2]
可供出售投資	142,388,630	142,388,630	
持有至到期投資	4,778,879	4,778,879	
物業、廠房及設備	4,762	4,762	
遞延稅項資產	290,843	290,843	[3]
其他資產	1,911,543	1,911,543	
可收回稅款	-	-	
<b>資產總額</b>	<b>387,497,911</b>	<b>387,497,911</b>	
<b>負債</b>			
直屬控股公司的存款及結餘	2,000,000	2,000,000	
銀行同業及其他金融機構的存款及結餘	106,130,412	106,130,412	
衍生金融負債	358	358	
應付稅項	126,424	126,424	
直屬控股公司的借款	145,173,963	145,173,963	
其他金融機構的借款	60,000,000	60,000,000	
後償負債	15,000,000	15,000,000	[4]
其他負債	3,703,059	3,703,059	
<b>負債總額</b>	<b>332,134,216</b>	<b>332,134,216</b>	
<b>股東權益</b>			
股本	30,000,000	30,000,000	[5]
儲備	25,363,695	25,363,695	
其中：保留溢利		23,059,441	[6]
本期間溢利		1,286,895	[7]
可供出售投資重估儲備		324,380	[8]
遞延稅項資產		(82,865)	[9]
一般儲備		775,844	[10]
<b>股東權益</b>	<b>55,363,695</b>	<b>55,363,695</b>	
<b>負債及股東權益總額</b>	<b>387,497,911</b>	<b>387,497,911</b>	

# 未經審核補充財務資料

(以美元列示)

## 5 槓桿比率

	於2017年6月30日	於2016年12月31日
槓桿比率	13.91%	15.31%

槓桿比率是按照金管局頒佈之槓桿比率框架的規定。

## 監管披露

### (a) 對帳摘要比較表

		於2017年6月30日	於2016年12月31日
	項目	槓桿比率框架 等值美元	槓桿比率框架 等值美元
1	已發布財務報表所列載的綜合資產總額	387,497,911	348,755,725
2	對為會計目的須作綜合計算、但在監管綜合計算範圍以外的金融業實體或商業實體的投資而須作的相關調整	2,378,115	2,102,220
3	根據認可機構的適用會計框架於資產負債表內確認、但不包括在槓桿比率風險承擔計量值內的任何受信資產而須作的相關調整	-	-
4	有關衍生金融工具的調整	107,500	365,285
5	有關證券融資交易的調整(即回購交易及其他類似的有抵押借貸)	-	-
6	有關資產負債表外項目的調整(即資產負債表外風險承擔轉換為信貸等值數額)	765,705	557,095
7	其他調整	(373,708)	(373,708)
8	槓桿比率風險承擔	390,375,523	351,406,617

# 未經審核補充財務資料

(以美元列示)

## 5 槓桿比率 (續)

### (b) 槓桿比率通用披露模版

		於2017年6月30日	於2016年12月31日
	項目	槓桿比率框架 等值美元	槓桿比率框架 等值美元
<b>資產負債表內風險承擔</b>			
1	資產負債表內項目(不包括衍生工具及證券融資交易，但包括抵押品)	389,825,367	350,857,945
2	扣減：斷定《巴塞爾協定三》一級資本時所扣減的資產數額(以負數表示)	(373,708)	(373,708)
3	資產負債表內風險承擔總額(不包括衍生工具及證券融資交易)(第1及2行相加之數)	389,451,659	350,484,237
<b>衍生工具風險承擔</b>			
4	所有與衍生工具交易有關的重置成本(即扣除合資格現金變動保證金)	50,659	112,785
5	所有與衍生工具交易有關的潛在未來風險承擔的附加數額	107,500	252,500
6	還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具抵押品的數額	-	-
7	扣減：就衍生工具交易提供的現金變動保證金的應收部分(以負數表示)	-	-
8	扣減：中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分(以負數表示)	-	-
9	經調整後已出售信用衍生工具的有效名義數額	-	-
10	扣減：就已出售信用衍生工具作出調整的有效名義抵銷及附加數額的扣減(以負數表示)	-	-
11	衍生工具風險承擔總額(第4至10行相加之數)	158,159	365,285

# 未經審核補充財務資料

(以美元列示)

## 5 槓桿比率 (續)

### (b) 槓桿比率通用披露模版

		於2017年6月30日	於2016年12月31日
	項目	槓桿比率框架 等值美元	槓桿比率框架 等值美元
<b>證券融資交易風險承擔</b>			
12	經銷售會計交易調整後(在不確認淨額計算下)的證券融資 交易資產總計	-	-
13	扣減：證券融資交易資產總計的應付現金與應收現金相抵 後的淨額(以負數表示)	-	-
14	證券融資交易資產的對手方信用風險承擔	-	-
15	代理交易風險承擔	-	-
16	證券融資交易風險承擔總額 (第12至15行相加之數)	-	-
<b>其他資產負債表外風險承擔</b>			
17	資產負債表外風險承擔名義數額總計	3,357,240	2,314,190
18	扣減：就轉換為信貸等值數額作出的調整(以負數表示)	(2,591,535)	(1,757,095)
19	資產負債表外項目(第17及18行相加之數)	765,705	557,095
<b>資本及風險承擔總額</b>			
20	一級資本	54,297,008	53,798,718
21	風險承擔總額 (第3、11、16及19行相加之數)	390,375,523	351,406,617
<b>槓桿比率</b>			
22	《巴塞爾協定三》槓桿比率	13.91%	15.31%

## 未經審核補充財務資料

(以美元列示)

### 6 逆周期緩衝資本比率

	於2017年6月30日	於2016年12月31日
逆周期緩衝資本比率	0.00%	0.02%

根據《銀行業(披露)規則》第24B條的有關披露本期的資料，可瀏覽本行網站 <https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005> 內"Regulatory Disclosures - June 2017"的連繫。

根據《資本規則》第3P及3Q條，由於在二零一六年一月一日之前，香港及非香港司法管轄區的適用 JCCyB比率均是0%，故2015年度未有資料就《銀行業(披露)規則》第45B條作出有關披露。

#### 有關私人機構信用風險承擔的風險加權數額(RWA)的地域細目分類

於2017年6月30日

		a	b	c	d
	司法管轄區 (J)	當日有效的適用 JCCyB比率	計算認可機構的CCyB比率所用的RWA總額	認可機構的CCyB比率	認可機構的CCyB數額
		(%)	數額(美元)		
1	香港	1.25	-		
2	中國內地	0	-		
3	巴西	0	2,433,883		
4	日本	0	5,544,649		
5	南韓	0	204,351,662		
6	英國	0	6,118,338		
7	美國	0	3,522,178		
	總額		221,970,710	0%	-



## 未經審核補充財務資料

(以美元列示)

### 7 防護緩衝資本比率

根據《資本規則》第3M條，用以計算2017年及2016年之緩衝水平的防護緩衝資本比率分別是1.25%及0.625%。

	於2017年6月30日	於2016年12月31日
防護緩衝資本比率	1.25%	0.63%

### 8 流動性維持比率

	於2017年6月30日	於2016年12月31日
期內平均流動性維持比率	1151.05%	333.17%

根據《銀行業條例》第102條規定的流動資金比率，於二零一五年一月一日以流動性維持比率代替。流動性維持比率乃根據由二零一五年一月一日生效的「巴塞爾協定三」資本框架的執行，按照由金管局發出《銀行業(流動性)規則》編製。

平均流動性維持比率是按照該年度的流動資金狀況，以每個曆月的平均比率的算術平均數計算。

#### (a) 流動性風險管理策略

本公司的流動性風險管理策略是基於各項要素釐定，即管治的框架、風險管理委員會監督，和介定個別風險管理方法的內部監控政策。根據所介定的風險管理方法，設有流程及系統以計量、限制和監控風險。風險管理委員會負責監督整體流動性狀況，確保有足夠的流動性來履行義務。委員會成員至少每月開會審查內部或法定的若干限制。建立內部目標流動性比率，為流動性頭寸提供預警信號。

流動性管理的目的是確保足夠的現金流來履行所有財務承諾，並利用業務擴張的機會。這包括公司按要求或者合同期滿的任何存款提取的能力，償還借款到法定流動性比例的公司，並隨機會出現新的貸款和投資。

流動性是根據管理層和流動性維持率指導下由高級管理人員每天進行管理。高級管理人員負責確保公司對所有業務具有足夠的流動性，確保資金組合適當，以避免期限錯配，並在期限差距的情況下防止價格和再投資率風險，及監測本地和國際市場的資金充足和流動性。如果比例低於內部目標，風險管理委員會將被及時通知，並確定適當的行動方案，以恢復該比率達到或高於內部目標比率。

公司通過持有足夠的流動資產（如現金和銀行結餘和證券）來管理流動性風險，確保短期融資需求在謹慎的限度內被覆蓋。公司定期對其流動性狀況進行調查。

為遵守銀行業(披露)規則，有關本公司的監管資本和槓桿比率披露及支柱III監管披露的所有其他附加資料，將使用香港金融管理局特定的標準模板披露方式於網站上的"Regulatory Disclosures - June 2017"部分公佈：

<https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005>

# 未經審核補充財務資料

(以美元列示)

## 9 客戶貸款

### (a) 按行業分類

按行業分類的客戶貸款分析是根據呈交金管局的「貸款、墊款及準備金分析季報表」列示，未扣除任何準備。

按照抵押品及減值準備分析的客戶貸款及墊款如下：

於2017年6月30日				
	貸款及 墊款總額	有抵押貸款 及墊款總額 百分比	整體評估 減值準備	個別評估 減值準備
在香港使用的貸款				
<u>工商及金融</u>				
- 娛樂活動	5,000,000	-	33,697	-
- 批發及零售業	-	-	-	-
在香港使用的貸款	5,000,000	-	33,697	-
在香港以外地區使用的貸款	203,425,530	-	1,371,243	-
客戶貸款總額	208,425,530	-	1,404,940	-

於2016年12月31日				
	貸款及 墊款總額	有抵押貸款 及墊款總額 百分比	整體評估 減值準備	個別評估 減值準備
在香港使用的貸款				
<u>工商及金融</u>				
- 娛樂活動	5,000,000	-	42,500	-
- 批發及零售業	3,000,000	-	25,500	-
在香港使用的貸款	8,000,000	-	68,000	-
在香港以外地區使用的貸款	166,827,833	0.30%	1,413,936	530,009
客戶貸款總額	174,827,833	0.30%	1,481,936	530,009

### (b) 按地區分類

於2017年6月30日				
	貸款及 墊款總額	整體評估 減值準備	個別評估 減值準備	
- 韓國	196,795,751	(1,326,562)	-	
- 發展中的亞太區	5,943,969	(40,059)	-	
- 發展中的拉丁美洲和加勒比	4,685,810	(31,580)	-	
- 發展中歐洲	1,000,000	(6,739)	-	
- 離岸中心	-	-	-	
	208,425,530	(1,404,940)	-	
於2016年12月31日				
	貸款及 墊款總額	整體評估 減值準備	個別評估 減值準備	
- 韓國	159,136,442	(1,348,943)	(530,009)	
- 發展中的亞太區	6,755,581	(57,038)	-	
- 發展中的拉丁美洲和加勒比	4,685,810	(39,830)	-	
- 發展中歐洲	1,250,000	(10,625)	-	
- 離岸中心	3,000,000	(25,500)	-	
	174,827,833	(1,481,936)	(530,009)	

以上地區分析是在顧及風險轉移之因素後，按交易對手所在地分類。

# 未經審核補充財務資料

(以美元列示)

## 10 銀行同業及其他金融機構貸款

### (a) 按行業分類

按行業分類的銀行同業及其他金融機構貸款分析是根據呈交金管局之「貸款、墊款及準備金分析季報表」列示，未扣除任何準備。

按照抵押品及減值準備分析的銀行同業及其他金融機構貸款及墊款如下：

	於2017年6月30日		
	貸款及 墊款總額	有抵押貸款 及墊款總額 百分比	整體評估 減值準備
在香港以外地區使用的貸款	29,373,527	0%	198,730

  

	於2016年12月31日		
	貸款及 墊款總額	有抵押貸款 及墊款總額 百分比	整體評估 減值準備
在香港以外地區使用的貸款	14,275,162	0%	121,734

### (b) 按地區分類

	於2017年6月30日	
	貸款及 墊款總額	整體評估 減值準備
- 韓國	2,996,945	(20,219)
- 發展中的亞太區	2,755,251	(18,679)
- 發展中歐洲	6,837,869	(46,219)
- 發展中的拉丁美洲和加勒比	-	-
- 發展中的非洲和中東地區	11,792,839	(79,916)
- 離岸中心	4,990,623	(33,697)
	29,373,527	(198,730)

  

	於2016年12月31日	
	貸款及 墊款總額	整體評估 減值準備
- 韓國	-	-
- 發展中的亞太區	6,139,222	(52,401)
- 發展中歐洲	3,141,931	(26,833)
- 發展中的拉丁美洲和加勒比	-	-
- 發展中的非洲和中東地區	4,994,009	(42,500)
- 離岸中心	-	-
	14,275,162	(121,734)

以上地區分析是在顧及風險轉移之因素後，按交易對手所在地分類。

# 未經審核補充財務資料

(以美元列示)

## 11 對非銀行類客戶的內地相關授信風險額

(以美元列示)

非銀行類客戶的中國相關貸款是按照金管局在《銀行業(披露)規則》所界定的非銀行類交易對手及直接貸款的類別並參考非銀行業《內地業務申報》進行分析。

交易對手類型	於2017年6月30日		
	資產負債表 內的風險額 '000'	資產負債表 外的風險額 '000'	總風險額 '000'
1. 中央政府、中央政府持有實體及其附屬公司和合營公司	-	-	-
2. 地方政府、地方政府持有實體及其附屬公司和合營公司	-	-	-
3. 居住在中國大陸的中國公民或在中國大陸註冊的實體及其附屬公司和合營公司	60,218	-	60,218
4. 在以上第1項中沒有報告的中央政府其他實體	-	-	-
5. 在以上第2項中沒有報告的地方政府其他實體	-	-	-
6. 中國境外的公司及個人，而涉及的貸款乃於內地使用	-	-	-
7. 其他交易對手，而涉及貸款被報告機構認為是非銀行類客戶的中國相關貸款	-	-	-
總額	60,218	-	60,218
提取準備后的資產總值	388,563		
資產負債表內貸款佔資產總值百分比	15.50%		

## 未經審核補充財務資料

(以美元列示)

### 11 對非銀行類客戶的內地相關授信風險額 (續)

(以美元列示)

交易對手類型	於2016年12月31日		
	資產負債表 內的風險額 000'	資產負債表 外的風險額 000'	總風險額 000'
1. 中央政府、中央政府持有實體及其附屬公司和合營公司	-	-	-
2. 地方政府、地方政府持有實體及其附屬公司和合營公司	-	-	-
3. 居住在中國大陸的中國公民或在中國大陸註冊的實體及其附屬公司和合營公司	65,066	-	65,066
4. 在以上第1項中沒有報告的中央政府其他實體	-	-	-
5. 在以上第2項中沒有報告的地方政府其他實體	-	-	-
6. 中國境外的公司及個人，而涉及的貸款乃於內地使用	-	-	-
7. 其他交易對手，而涉及貸款被報告機構認為是非銀行類客戶的中國相關貸款	-	-	-
總額	<u>65,066</u>	<u>-</u>	<u>65,066</u>
提取準備後的資產總值	<u>349,858</u>		
資產負債表內貸款佔資產總值百分比	<u>18.60%</u>		

## 未經審核補充財務資料

(以美元列示)

### 12 外匯倉盤

(以百萬港元列示)

	於2017年6月30日			
	美元	歐元	人民幣	合計
現貨資產	2,870	172	-	3,042
現貨負債	(2,872)	(174)	-	(3,046)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/ (短) 盤淨額	(2)	(2)	-	(4)
結構性倉盤淨額	-	-	-	-

	於2016年12月31日			
	美元	歐元	人民幣	合計
現貨資產	2,642	84	-	2,726
現貨負債	(2,565)	(87)	(77)	(2,729)
遠期買入	-	-	77	77
遠期賣出	(78)	-	-	(78)
長/ (短) 盤淨額	(1)	(3)	-	(4)
結構性倉盤淨額	-	-	-	-

本文件為中文譯本。如中、英文本有歧義，概以英文本為準。

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