



Interim Report 2021
2021 中期報告

June 2021

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KEXIM ASIA LIMITED

We are pleased to announce the unaudited interim result of KEXIM ASIA LIMITED (the "Company") for six months ended 30 June 2021 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

These financial statement of the Company as at 30 June 2021 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 2020 and have been properly prepared in Compliance with the Hong Kong Companies Ordinance.

The Company has adopted the requirements of HKFRS 9 from 1 January 2018. The classification and measurement and impairment requirements are applied retrospectively by adjusting by adjusting the opening balance sheet at the date of initial application. As permitted by HKFRS 9, the Company has not restated comparatives.

The Company has adopted the requirements of HKFRS 15 "Revenue from contracts with customers" and a number of interpretations and amendments to standards which have had an insignificant effect on the financial statement of the Company.

In Addition, the Company has adopted the requirements of HKFRS 16 "Leases" from 01 January 2019. The Company elects to use the modified retrospective approach for the adoption of HKFRS16 and recognize the cumulative effect of initial application as an adjustment to the opening balance of equity at 01 January 2019 and has not restated the comparative information.

Remuneration of Directors, Senior Management and Key Personnel

There have been no material changes to the information disclosed in the Annual Report 2020 in respect of the remuneration of directors, senior management and key personnel.

Explanatory Statement

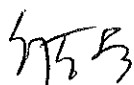
No significant activities had occurred during this interim period to warrant any special mention or explanation.

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.



HUH Jung Ok
Executive Director
Hong Kong,

15 SEP 2021

Statement of Profit or Loss

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 30/6/2021	Half-year ended 30/6/2020
Interest income	1(a)	4,166,920	5,882,174
Interest expense	1(b)	(1,008,018)	(3,454,040)
Net interest income		3,158,902	2,428,134
Fees and commission income		1,159,985	100,000
Fees and commission expense		(17,478)	(13,688)
Net fees and commission expense	2	1,142,507	86,312
Net trading gain	3	-	-
Net gain/(loss) on sale of debt securities at FVOCI	4	(148,469)	297,354
Net gain/(loss) on foreign exchange		2,199	11,572
Net hedging expense	5	-	-
Other income		13,319	-
		(132,951)	308,926
Operating income		4,168,458	2,823,372
Operating expenses	6	(1,475,716)	(1,329,566)
Profit before allowances for credit and other losses		2,692,742	1,493,806
Net release/(charge) of impairment allowances	7	(17,604)	135,583
Profit before taxation		2,675,138	1,629,389
Income tax		(423,052)	(225,189)
Profit for the period		2,252,086	1,404,200

Statement of Other Comprehensive Income

unaudited

(Expressed in United States dollars)

	Note	Half-year ended 30/6/2021	Half-year ended 30/6/2020
Profit for the period		2,252,086	1,404,200
Other comprehensive income for the period, net of income tax			
Items that may be reclassified subsequently to profit or loss:			
Debt investment instruments at fair value through other comprehensive income: net movement in fair value reserve (recycling)			
- fair value changes taken to equity	8	(1,034,592)	(1,689,726)
- transferred to income statement	8	197,257	(311,771)
Total comprehensive income for the period		<u>1,414,751</u>	<u>(597,297)</u>

Statement of Financial Position

unaudited

(Expressed in United States dollars)

	Note	At 6/30/2021	At 31/12/2020
Assets			
Cash and balances with banks and other financial institutions		8,423,010	12,003,403
Loans and advances to banks and others financial institutions	9	38,084,113	33,273,273
Loans and advances to customers	10	313,239,915	255,246,740
Investment securities	11	229,477,491	195,590,714
Tax recoverable	12(a)	-	-
Deferred tax assets	12(b)	13,614	13,614
Property, plant and equipment	13	1,645,519	633,630
Other assets	14	2,178,539	3,073,414
TOTAL ASSETS		593,062,201	499,834,788
Liabilities			
Deposits and balances from the ultimate holding company		-	9,000,000
Deposits and balances from banks and other financial institutions		279,219,145	219,086,669
Derivative financial liabilities	15	-	-
Current taxation	12(a)	447,275	24,223
Other liabilities	16	5,653,649	644,603
Borrowings from the ultimate holding company		124,760,148	90,000,000
Borrowings from other financial institutions		-	-
Subordinated liabilities	17	14,989,549	14,987,070
Lease liabilities		1,197,620	561,969
Total liabilities		426,267,386	334,304,534
Equity			
Share capital	18	130,000,000	130,000,000
Reserves		36,794,815	35,530,254
Total equity		166,794,815	165,530,254
TOTAL LIABILITIES AND EQUITY		593,062,201	499,834,788

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>Fair value (Financial assets at FVOCI¹) reserve</i>	<i>Total</i>
Balance at 1 January 2020	30,000,000	31,883,955	561,010	62,444,965
Changes in equity for 2020:				
Profit for the period	-	3,003,796	-	3,003,796
Other comprehensive income	-	-	213,103	213,103
Total comprehensive income	-	3,003,796	213,103	3,216,899
Issue of shares	100,000,000	-	-	100,000,000
Dividends declared in respect of prior year and paid during the period	-	(131,610)	-	(131,610)
Amounts transferred from fair value Reserve to retained profits	-	(111,774)	111,774	-
Balance at 31 December 2020 and 1 January 2021	130,000,000	34,644,367	885,887	165,530,254
Changes in equity for 2021:				
Profit for the period	-	2,252,086	-	2,252,086
Other comprehensive income	-	-	(837,335)	(837,335)
Total comprehensive income	-	2,252,086	(837,335)	1,414,751
Dividends declared in respect of prior year and paid during the period	-	(150,190)	-	(150,190)
Balance at 30 June 2021	130,000,000	36,746,263	48,552	166,794,815

1. FVOCI stands for fair value through other comprehensive income

KKEXIM ASIA LIMITED

Statement of Cash Flows

unaudited

(Expressed in United States dollars)

	Half-year ended 30/6/2021	Half-year ended 30/6/2020
Operating activities		
Profit before taxation	2,675,138	1,629,389
Adjustments for:		
Impact on transition to HKFRS 9 / 16	-	13,385
Interest expenses on lease liabilities	11,956	-
Interest expense on deposits and balances from banks and other financial institutions	242,414	1,042,100
Interest expense on subordinated liabilities	139,745	243,460
Allowances for credit and other losses / impairment losses / (released) on loans and advances	(109,039)	(133,880)
Allowances for ECL of investment securities	14,868	(1,703)
Depreciation	491,615	346,192
Exchange (gain) / loss on Club debenture	(7,702)	-
Net (gain) / loss on disposal of investment securities	148,469	(297,354)
Amortisation of premium and fees received of part of effective interest rate adjustment	133,786	(33,781)
Operating cash flows before changes in working capital	3,741,250	2,807,808
(Increase)/decrease in operating assets:		
Loans and advances to customers	(57,991,737)	13,415,729
Loans and advances to banks and others financial institutions	(4,813,866)	6,702,321
Other assets	894,875	611,682
Increase/(decrease) in operating liabilities:		
Deposits and balances of banks and other financial institutions, and the ultimate holding company	51,132,475	11,742,663
Derivative financial liabilities	-	-
Other liabilities	4,952,063	(448,222)
Net cash generated from / (used) in operating activities	(2,084,940)	34,831,981

Cash flow statement (continued)

unaudited

(Expressed in United States dollars)

	Half-year ended 30/6/2021	Half-year ended 30/6/2020
Investing activity		
Payments for purchase of property, plant and equipment	(429,517)	(15,597)
Proceeds from sale or redemption of investment securities	70,989,205	27,681,183
Payment for purchase of investment securities	(105,898,666)	(31,542,067)
Net cash generated from / (used in) investing activity	(35,338,978)	(3,876,481)
Financing activities		
Proceeds from/(repayment of) deposits and balances from banks and other financial institutions	34,760,148	(22,725,771)
Proceeds from subordinated liabilities	-	-
Interest paid on subordinated liabilities	(138,168)	(246,767)
Interest paid on deposits and balances from banks and other financial institutions	(185,675)	(1,240,431)
Capital element of lease rentals paid	(430,634)	(332,345)
Interest element of lease rentals paid	(11,956)	(13,385)
Dividend paid	(150,190)	(131,610)
Net cash generated from / (used in) financing activities	33,843,525	(24,690,309)
Net increase/ (decrease) in cash and cash equivalents	(3,580,393)	6,265,191
Cash and cash equivalents at 1 January	12,003,403	5,770,310
Cash and cash equivalents at 30 June	8,423,010	12,035,501
Cash flow from operating activities included:		
Interest received	3,837,042	6,460,004
Interest paid on deposits from banks and other financial institutions	(758,197)	(2,106,470)

Notes to the financial statements

(Expressed in United States dollars)

1 Interest income and interest expense

(a) Interest income

Interest income on financial instruments that are not measured at fair value through profit and loss

- Listed investment securities
- Unlisted investment securities
- Other

Half-year ended 30/6/2021	Half-year ended 30/6/2020
1,322,697	1,786,226
-	-
2,844,223	4,095,948
4,166,920	5,882,174

(b) Interest expense

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
- Long term borrowings repayable within 5 years
- Subordinated liabilities
- Other

Half-year ended 30/6/2021	Half-year ended 30/6/2020
(478,370)	(1,913,977)
(327,700)	(1,283,067)
(138,013)	(240,967)
(63,935)	(16,029)
(1,008,018)	(3,454,040)

2 Fee and commission income and expenses

(a) Fee and commission income

- Arrangement and management fee

1,159,985	100,000
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(b) Fee and commission expenses

- Foreign exchange transaction fees

(17,478)	(13,688)
1,142,507	86,312

3 Net trading gain

Net trading income

- Interest rates swap
- foreign currency swap and others

Half-year ended 30/6/2021	Half-year ended 30/6/2020
-	-
-	-
-	-

4 Net gain / (loss) on sale of debt investment securities at fair value through other comprehensive income

Net gain / (loss) on disposal of debt investment securities measured at FVOCI

Half-year ended 30/6/2021	Half-year ended 30/6/2020
(148,469)	297,354

5 Net hedging expense

Fair value hedges

- Net loss on hedged items attributable to the hedged risk
- Net loss on hedging instruments

Half-year ended 30/6/2021	Half-year ended 30/6/2020
-	-
-	-
-	-

Notes to the financial statements

(Expressed in United States dollars)

6 Operating expenses

	Half-year ended 30/6/2021	Half-year ended 30/6/2020
Staff costs		
- Salaries and other benefits	708,347	574,731
- Operation lease charges in respect of accommodation provided to staff	143,790	175,168
- Contributions to Mandatory Provident Fund	6,347	6,347
	<u>858,484</u>	<u>756,246</u>
Premises and equipment expenses		
- Depreciation	63,143	9,400
- Rent and rates	137,070	159,169
	<u>200,213</u>	<u>168,569</u>
Auditor's remuneration	96,596	115,585
Others	320,423	289,166
	<u>417,019</u>	<u>404,751</u>
	<u>1,475,716</u>	<u>1,329,566</u>

7 Net release / (charge) of impairment allowances

	Half-year ended 30/6/2021	Half-year ended 30/6/2020
Loans and advances to customers	(1,590)	129,935
Other assets	(14,868)	1,703
Off-balance sheet credit exposures	(1,146)	3,945
	<u>(17,604)</u>	<u>135,583</u>

8 Other comprehensive income / (expense)

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

	Half-year ended 6/30/2021		
	Before-tax amount	Tax (expense) / benefit	After-tax amount
Debt instruments classified at fair value through other comprehensive income			
- fair value changes taken to equity	(1,034,592)	-	(1,034,592)
- transferred to income statement	197,257	-	197,257
	<u>(837,335)</u>	<u>-</u>	<u>(837,335)</u>

	Half-year ended 6/30/2020		
	Before-tax amount	Tax (expense) / benefit	After-tax amount
Debt instruments classified at fair value through other comprehensive income / Available-for-sale financial investments			
- fair value changes taken to equity	(1,689,726)	-	(1,689,726)
- transferred to income statement	(311,771)	-	(311,771)
	<u>(2,001,497)</u>	<u>-</u>	<u>(2,001,497)</u>

Notes to the financial statements

(Expressed in United States dollars)

9 Loans and advances to banks and others financial institutions

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
Placements with and advances to banks and other financial institutions		
Maturing		
- within one month	-	5,000,000
- after one month but within one year	8,497,549	-
- after one year	<u>29,614,796</u>	<u>28,298,479</u>
	38,112,345	33,298,479
Less: Allowance for credit and other losses		
- Stage 1	(28,232)	(25,206)
- Stage 2	-	-
- Stage 3	-	-
	<u>38,084,113</u>	<u>33,273,273</u>

As at 30 June 2021, there were no impaired, overdue or rescheduled loans and advances to banks and others financial institutions (31 December 2020: Nil).

10 Loans and advances to customers

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
Gross loans and advances to customers		
- within one month	20,999,076	-
- after one month but within one year	126,889,427	113,203,821
- after one year	<u>166,093,545</u>	<u>142,786,489</u>
	313,982,048	255,990,310
Less: Allowance for credit and other losses		
- Stage 1	(742,133)	(743,570)
- Stage 2	-	-
- Stage 3	-	-
	<u>313,239,915</u>	<u>255,246,740</u>

As at 30 June 2021, there were no impaired, overdue or rescheduled loans and advances to customers (31 December 2020: Nil).

11 Investment securities

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
Investment securities at fair value through other comprehensive income		
- debt securities	224,604,268	190,729,399
Investment securities at amortised cost		
- debt securities	4,874,998	4,863,090
Less: Allowance for credit and other losses		
- Stage 1	(1,775)	(1,775)
- Stage 2	-	-
- Stage 3	-	-
	<u>229,477,491</u>	<u>195,590,714</u>

As at 30 June 2021, there were no impaired, overdue or rescheduled fair value through other comprehensive income and amortised cost / available-for-sale financial assets (31 December 2020: Nil).

Notes to the financial statements

(Expressed in United States dollars)

12 Taxation in the Statement of Financial Position

a. Current income tax in the balance sheet represents:

Provision for Hong Kong Profits Tax for the period / the year
Provisional Profits Tax paid
Tax (payable) / recoverable

At 6/30/2021	At 12/31/2020
(973,051)	(550,000)
525,776	525,777
<u>(447,275)</u>	<u>(24,223)</u>

b. Deferred tax assets and liabilities recognised:

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

	Depreciation in excess of related depreciation allowance	Expected credit losses on financial assets	Financial assets at FVOCI reserve	Total
At 1 January 2021	10,789	141,551	(138,726)	13,614
(Charged) / credited to the Statement of Profit or loss	-	-	-	-
Charged to reserves	-	-	-	-
At 30 June 2021	<u>10,789</u>	<u>141,551</u>	<u>(138,726)</u>	<u>13,614</u>
At 1 January 2020	11,994	153,265	(98,513)	66,746
(Charged) / credited to the Statement of Profit or loss	(1,205)	(11,714)	-	(12,919)
Charged to reserves	-	-	(40,213)	(40,213)
At 30 December 2020	<u>10,789</u>	<u>141,551</u>	<u>(138,726)</u>	<u>13,614</u>

Notes to the financial statements

(Expressed in United States dollars)

13 Property, plant and equipment

	Leasehold improvements	Computer equipment	Furniture & fixtures, Fittings and Office Equipment	Motor vehicles	Premise, properties and vehicles leased for own use	Total
Cost or valuation:						
At 1 January 2021	202,633	413,002	40,432	-	1,593,297	2,249,364
Additions	337,148	16,386	75,984	-	1,288,025	1,717,543
Disposals	(157,732)	(40,026)	(23,181)	-	(1,197,089)	(1,418,028)
At 30 June 2021	382,049	389,362	93,235	-	1,684,233	2,548,879
Accumulated depreciation:						
At 1 January 2021	158,979	376,831	32,136	-	1,047,788	1,615,734
Charge for the year	47,269	9,130	6,744	-	428,472	491,615
Written back on disposals	(157,732)	(40,026)	(23,181)	-	(983,050)	(1,203,989)
At 30 June 2021	48,516	345,935	15,699	-	493,210	903,360
Net book value:						
At 30 June 2021	333,533	43,427	77,536	-	1,191,023	1,645,519
Cost or valuation:						
At 1 January 2020	157,732	394,646	39,502	-	1,703,267	2,295,147
Additions	44,901	18,356	930	-	222,260	286,447
Disposals	-	-	-	-	(332,230)	(332,230)
At 31 December 2020	202,633	413,002	40,432	-	1,593,297	2,249,364
Accumulated depreciation:						
At 1 January 2020	157,732	359,621	29,569	-	697,057	1,243,979
Charge for the year	1,247	17,210	2,567	-	682,961	703,985
Written back on disposals	-	-	-	-	(332,230)	(332,230)
At 31 December 2020	158,979	376,831	32,136	-	1,047,788	1,615,734
Net book value:						
At 31 December 2020	43,654	36,171	8,296	-	545,509	633,630

14 Other assets

	At 6/30/2021	At 12/31/2020
Accrued interest receivable	1,316,928	1,263,462
Positive fair value of hedging derivatives	-	-
Others	861,611	1,809,952
	2,178,539	3,073,414

Notes to the financial statements

(Expressed in United States dollars)

15 Derivative financial assets / liabilities

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
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Negative fair values of non-hedging derivatives	<u>-</u>	<u>-</u>
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16 Other liabilities

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
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Accrued interest payable	400,436	424,105
Others	<u>5,253,213</u>	<u>220,498</u>
	<u>5,653,649</u>	<u>644,603</u>

17 Subordinated liabilities

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

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
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Borrowings from the ultimate holding company		
- Subordinated floating bears interest at 3-month LIBOR plus 1.60% thereafter until 27 September 2028	<u>14,989,549</u>	<u>14,987,070</u>

18 Share capital

<u>At 6/30/2021</u>		<u>At 12/31/2020</u>	
No. of shares	Amount	No. of shares	No. of shares

Ordinary shares, issued and fully paid:

At 1 January and 30 June	<u>130,000,000</u>	<u>\$130,000,000</u>	<u>130,000,000</u>	<u>130,000,000</u>
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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 Off-balance sheet exposures

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
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Loan commitments

- with an original maturity of under one year	11,039,000	4,301,000
- with an original maturity of one year and over	<u>5,000,000</u>	<u>5,000,000</u>
	<u>16,039,000</u>	<u>9,301,000</u>

Credit risk weighted amount	<u>4,707,800</u>	<u>3,360,200</u>
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Notes to the financial statements

(Expressed in United States dollars)

20 Derivatives

a. Notional amount of derivatives

Interest rate swaps

At 6/30/2021		
Qualifying for hedge accounting	Held for trading	Total
-	-	-

Interest rate swaps

At 12/31/2020		
Qualifying for hedge accounting	Held for trading	Total
-	-	-

b. Fair values and credit risk weighted amounts of derivatives

Interest rate swaps

At 6/30/2021		
Fair value Assets	Fair value Liabilities	Credit risk weighted amount
-	-	-

Interest rate swaps

At 12/31/2020		
Fair value Assets	Fair value Liabilities	Credit risk weighted amount
-	-	-

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:

Interest rate contracts

At 6/30/2021		At 12/31/2020	
Assets	Liabilities	Assets	Liabilities
-	-	-	-

Notes to the financial statements

(Expressed in United States dollars)

20 Derivatives (continued)

d. Remaining life of derivatives

Interest rate derivatives

Total	At 6/30/2021		
	1 year or less	Over 1 year to 5 years	Over 5 years
-	-	-	-

Interest rate derivatives

Total	At 12/31/2020		
	1 year or less	Over 1 year to 5 years	Over 5 years
-	-	-	-

Unaudited supplementary information

(Expressed in United States dollars)

1 Overdue

a Advances to customers which have been overdue for :

	At 6/30/2021 By amount	At 6/30/2021 By % of total advances	At 12/31/2020 By amount	At 12/31/2020 By % of total advances
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>

Current market value of collateral
held against the covered portion
of overdue loans and advances

-

-

Covered portion of overdue loans
and advances

-

-

Uncovered portion of overdue loans
and advances

-

-

-

-

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

-

f Total impaired loans

-

g Individual impairment allowances / Expected credit losses at stage 3 made on overdue loans and advances

-

As at 30 June 2021 and 31 December 2020, there were no overdue advances to banks and other financial institutions.

Unaudited supplementary information

(Expressed in United States dollars)

2 Repossessed assets

	At 6/30/2021	At 12/31/2020
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 2021	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	20,837,047	-	-	21,335,551	-	42,172,598
Offshore centres	-	-	-	49,269,367	-	49,269,367
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	4,172,636	-	4,172,636
Developing Africa and Middle East	39,030,882	-	-	22,304,049	-	61,334,931
Developing Asia-Pacific	63,516,365	-	-	373,792,271	-	437,308,636
of which : China	26,833,460	-	-	53,166,066	-	79,999,526
Korea	6,557,496	-	-	301,187,512	-	307,745,008
Total	123,384,294	-	-	470,873,874	-	594,258,168

As at 31 December 2020	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	25,550,947	-	-	23,347,716	-	48,898,663
Offshore centres	-	-	-	16,333,576	-	16,333,576
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	5,193,747	-	-	4,206,365	-	9,400,112
Developing Africa and Middle East	31,310,822	-	-	13,037,153	-	44,347,975
Developing Asia-Pacific	78,315,900	-	-	304,276,754	-	382,592,654
of which : China	28,729,093	-	-	18,986,249	-	47,715,342
Korea	16,514,122	-	-	267,244,626	-	283,758,748
Total	140,371,416	-	-	361,201,564	-	501,572,980

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 2021 and 31 December 2020 were compiled 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 6/30/2021</u>	<u>At 12/31/2020</u>
Capital ratio:		
Common Equity Tier 1 ("CET1") Capital Ratio	29.79%	36.66%
Tier 1 Capital Ratio	29.79%	36.66%
Total Capital Ratio	<u>32.94%</u>	<u>40.45%</u>

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

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
CET1 Capital:		
CET1 Capital instruments	130,000,000	130,000,000
Retained earnings	36,746,264	34,644,367
Disclosed reserves	<u>100,343</u>	<u>952,546</u>
CET1 Capital before deductions	166,846,607	165,596,913

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 6/30/2021</u>	<u>At 12/31/2020</u>
Regulatory deductions to CET1 capital:		
Regulatory reserve for general banking risks	(1,558,688)	(1,145,072)
Net deferred tax assets	<u>(152,341)</u>	<u>(152,341)</u>
Total CET1 Capital	165,135,578	164,299,500
Additional Tier 1 ("AT1") Capital	<u>-</u>	<u>-</u>
Total Tier 1 ("T1") Capital	<u>165,135,578</u>	<u>164,299,500</u>
Tier 2 ("T2") Capital		
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>2,434,185</u>	<u>2,002,965</u>
Total T2 Capital	<u>17,434,185</u>	<u>17,002,965</u>
Total Capital	<u>182,569,763</u>	<u>181,302,465</u>

The relevant disclosures of capital ratio which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosures_ June 2021" link on the home page of the Company's website at [https://www.koreaexim.go.kr/site/program/board/basicboard /list?boardtypeid=362&menuid=016001005](https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005).

Unaudited supplementary information

(Expressed in United States dollars)

5 Leverage ratio

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
Leverage ratio	<u>27.40%</u>	<u>32.32%</u>

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

The relevant disclosures of leverage ratio which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosures_ June 2021" link on the home page of the Company's website at <https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005>.

6 Countercyclical Capital Buffer Ratio

	<u>At 6/30/2021</u>	<u>At 12/31/2020</u>
Countercyclical Capital Buffer Ratio	<u>0.200%</u>	<u>0.086%</u>

The relevant disclosures of countercyclical capital buffer ratio which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosures_ June 2021" link on the home page of the Company's website at <https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005>.

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 2.5% for 2021 and 2.5% for 2020.

	At 6/30/2021	At 12/31/2020
Capital Conservation Buffer Ratio	2.500%	2.500%

8 Liquidity maintenance ratio ("LMR")

	At 6/30/2021	At 12/31/2020
Average LMR for the period	129.41%	161.89%

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.

The relevant disclosures of capital conservation buffer ratio and liquidity maintenance ratio which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosures_ June 2021" link on the home page of the Company's website at <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 6/30/2021			
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
Loans for use in Hong Kong			
<u>Industrial, commercial and financial:</u>			
- Finance companies	10,000,000	6,493	-
- Wholesales and retail trade	7,000,000	42,505	-
Loans for use in Hong Kong	17,000,000	48,998	-
Loans for use outside Hong Kong	296,982,048	693,135	-
Gross advances to customers	313,982,048	742,133	-

At 12/31/2020			
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)
Loans for use in Hong Kong			
<u>Industrial, commercial and financial:</u>			
- Finance companies	-	-	-
- Wholesales and retail trade	-	-	-
Loans for use in Hong Kong	-	-	-
Loans for use outside Hong Kong	255,990,310	743,570	-
Gross advances to customers	255,990,310	743,570	-

(b) By geographical areas

At 6/30/2021			
Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)	
-Korea	260,022,710	(542,599)	-
-Developing Asia Pacific	10,816,692	(165,409)	-
-Developing Latin America and Caribbean	4,142,646	(11,662)	-
-Developing Africa and Middle East	14,000,000	(6,223)	-
-Offshore centres	25,000,000	(16,240)	-
	<u>313,982,048</u>	<u>(742,133)</u>	<u>-</u>
At 12/31/2020			
Gross loans and advances	General Provisions (Collectively - assessed impairment allowances)	Specific Provisions (Individually - assessed impairment allowances)	
-Korea	231,779,977	(558,407)	-
-Developing Asia Pacific	13,035,594	(171,881)	-
-Developing Latin America and Caribbean	4,174,739	(11,759)	-
-Developing Africa and Middle East	7,000,000	(1,523)	-
-Offshore centres	-	-	-
	<u>255,990,310</u>	<u>(743,570)</u>	<u>-</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:

At 6/30/2021		
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	38,112,345	- 28,232
At 12/31/2020		
Gross loans and advances	% of gross loans and advances covered by collateral	General Provisions (Collectively - assessed impairment allowances)
Loans for use outside Hong Kong	33,298,479	- 25,206

(b) By geographical areas

At 6/30/2021		
Gross loans and advances		General Provisions (Collectively - assessed impairment allowances)
-Korea	-	-
-Developing Asia Pacific	4,996,864	(6,504)
-Developing Europe	-	-
-Developing Latin America and Caribbean	3,497,549	(2,275)
-Developing Africa and Middle East	29,617,932	(19,453)
-Offshore centres	-	-
	38,112,345	(28,232)
At 12/31/2020		
Gross loans and advances		General Provisions (Collectively - assessed impairment allowances)
-Korea	-	-
-Developing Asia Pacific	4,995,749	(6,507)
-Developing Europe	-	-
-Developing Latin America and Caribbean	3,496,104	(2,276)
-Developing Africa and Middle East	24,806,626	(16,423)
-Offshore centres	-	-
	33,298,479	(25,206)

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 6/30/20201		
	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	36,084	-	36,084
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	5,022	5,000	10,022
Total	41,106	5,000	46,106
Total assets after provision	594,033		
On-balance sheet exposures as percentage of total assets	6.92%		

Unaudited supplementary information

(Expressed in United States dollars)

11 Non-bank Mainland China exposure (continued)

(Expressed in United States dollars)

Types of Counterparties	At 12/31/2020		
	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	34,088	-	34,088
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	5,000	5,000	10,000
Total	39,088	5,000	44,088
Total assets after provision	500,915		
On-balance sheet exposures as percentage of total assets	7.80%		

Unaudited supplementary information

(Expressed in United States dollars)

12 Foreign currency exposures

(Expressed in millions of Hong Kong dollars)

	At 6/30/2021			
	USD	EUR	CNY	Total
Spot assets	4,556	55	-	4,611
Spot liabilities	(4,562)	(56)	-	(4,618)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(6)	(1)	-	(7)
Net structural position	4	-	-	4

	At 12/31/2020			
	USD	EUR	CNY	Total
Spot assets	3,827	56	-	3,883
Spot liabilities	(3,831)	(58)	-	(3,889)
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(4)	(2)	-	(6)
Net structural position	1	-	-	1

13 Pillar 3 Regulatory Disclosures

The Pillar 3 regulatory disclosures for this period which are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the HKMA can be found on the Company's website accessible through the "Regulatory Disclosure_June 2021" link on the home page of the Company's website at <https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005>.

我們欣然的公布 KEXIM ASIA LIMITED ("本公司") 截至 2021 年 6 月 30 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 2004 年 3 月 4 日根據公司條例成立，並於 2004 年 6 月 14 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 2021 年 6 月 30 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 2020 年 12 月 31 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。

本公司自 2018 年 1 月 1 日起，採納香港財務報告準則第 9 號的規定。就有關分類及計量及減值規定已追溯應用，並於初次應用之期初資產負債表作出調整。在香港財務報告準則第 9 號容許下，本公司並無重列相關比較數字。

本公司已採納香港財務報告準則第 15 號「與客戶訂約帶來之收入」的規定以及若干詮釋及準則修訂本，其對本公司的簡明綜合財務報表並無重大影響。

此外，本公司自 2019 年 1 月 1 日起採納香港財務報告準則第 16 號「租賃」的規定。本公司選擇採用經修訂的追溯法以採納香港財務報告準則第 16 號，並確認首次應用的累計影響作為股東權益期初餘額的調整。本公司並無重列相關比較數字。

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 2020 年報披露者大致相同，並無重大改變。

詮釋聲明

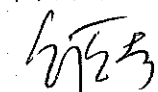
在這期間並沒有特別的事情發生，本公司需要特別提及或解釋。

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。



許正鈺
常務董事

香港， 15 SEP 2021

損益表

未經審核
(以美元列示)

	附註	截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
利息收入	1(a)	4,166,920	5,882,174
利息支出	1(b)	(1,008,018)	(3,454,040)
利息收入淨額		<u>3,158,902</u>	<u>2,428,134</u>
費用及佣金收入		1,159,985	100,000
費用及佣金支出		(17,478)	(13,688)
費用及佣金支出淨額	2	<u>1,142,507</u>	<u>86,312</u>
買賣溢利淨	3	-	-
投資證券之收入(支出)淨額	4	(148,469)	297,354
外匯收入(支出)淨額		2,199	11,572
套期支出淨額	5	-	-
其他收入		13,319	-
		<u>(132,951)</u>	<u>308,926</u>
經營收入		<u>4,168,458</u>	<u>2,823,372</u>
經營支出	6	(1,475,716)	(1,329,566)
扣除信貸及其他虧損撥備前之溢利		<u>2,692,742</u>	<u>1,493,806</u>
信貸及其他虧損減值準備撥回/(扣除)淨額	7	(17,604)	135,583
除稅前溢利		<u>2,675,138</u>	<u>1,629,389</u>
所得稅		(423,052)	(225,189)
本期間溢利		<u><u>2,252,086</u></u>	<u><u>1,404,200</u></u>

其他綜合損益表

未經審核
(以美元列示)

	附註	截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
本期間溢利		2,252,086	1,404,200
本期間其他綜合收入 (已扣除所得稅)			
以後將重分類計入損益的專案：			
以公允價值計量且其變動計入其他綜合收益的債務投資證券：公允價值儲備（可轉回）的變動淨額			
一計入權益之公允價值變動	8	(1,034,592)	(1,689,726)
一轉撥至損益表	8	197,257	(311,771)
本期間其他綜合收入總額		<u>1,414,751</u>	<u>(597,297)</u>

財務狀況表

未經審核
(以美元列示)

	附註	於2021年6月30日	於2020年12月31日
資產			
現金及在銀行同業及其他金融機構的結餘		8,423,010	12,003,403
在銀行及其他金融機構的存款及墊款	9	38,084,113	33,273,273
客戶貸款及墊款	10	313,239,915	255,246,740
投資證券	11	229,477,491	195,590,714
可收回稅款	12(a)	-	-
遞延稅項資產	12(b)	13,614	13,614
物業、廠房及設備	13	1,645,519	633,630
其他資產	14	2,178,539	3,073,414
資產總額		593,062,201	499,834,788
負債			
最終控股公司的存款及結餘		-	9,000,000
銀行及其他金融機構的存款及結餘		279,219,145	219,086,669
衍生金融負債	15	-	-
即期稅項	12(a)	447,275	24,223
其他負債	16	5,653,649	644,603
最終控股公司的借款		124,760,148	90,000,000
其他金融機構的借款		-	-
後償負債	17	14,989,549	14,987,070
租賃負債		1,197,620	561,969
負債總額		426,267,386	334,304,534
權益			
股本	18	130,000,000	130,000,000
儲備		36,794,815	35,530,254
權益總額		166,794,815	165,530,254
權益及負債總額		593,062,201	499,834,788

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	公允價值儲備 ¹	總額
於2020年1月1日的結餘	30,000,000	31,883,955	561,010	62,444,965
於2020年權益變動:				
本年度溢利	-	3,003,796	-	3,003,796
其他全面收益	-	-	213,103	213,103
全面收益總額	-	3,003,796	213,103	3,216,899
發行股票	100,000,000	-	-	100,000,000
以往年度宣派及於年內支付的股息	-	(131,610)	-	(131,610)
從公允價值儲備轉入	-	(111,774)	111,774	-
於2020年12月31日的結餘及 2021年1月1日的結餘	130,000,000	34,644,367	885,887	165,530,254
於2021年權益變動:				
本期間溢利	-	2,252,086	-	2,252,086
其他全面收益	-	-	(837,335)	(837,335)
全面收益總額	-	2,252,086	(837,335)	1,414,751
以往年度宣派及於期內支付的股息	-	(150,190)	-	(150,190)
於2021年6月30日的結餘	130,000,000	36,746,263	48,552	166,794,815

1. "FVOCI" 代表 "公允價值計入其他全面收益"

現金流量表

未經審核
(以美元列示)

	截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
經營活動		
除稅前溢利	2,675,138	1,629,389
調整項目：		
過渡至香港財務報告準則第9/16號之影響	-	13,385
租賃負債利息支出	11,956	-
銀行及其他金融機構的存款及結餘之借款利息支出	242,414	1,042,100
後償負債的存款及結餘之借款利息支出	139,745	243,460
信貸及其他虧損撥備 / 提撥 /(撥回)貸款及墊款的減值虧損	(109,039)	(133,880)
投資證券的虧損撥備	14,868	(1,703)
折舊	491,615	346,192
投資證券產生的外匯差額(收入)支出淨額	(7,702)	-
投資證券之(收入)支出淨額	148,469	(297,354)
溢價及作為實際利率調整的一部分所收取的費用之攤銷	133,786	(33,781)
營運資金變動前經營現金流量	3,741,250	2,807,808
經營資產(增加)/減少：		
客戶貸款及墊款	(57,991,737)	13,415,729
在銀行及其他金融機構的存款及墊款	(4,813,866)	6,702,321
其他資產	894,875	611,682
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	51,132,475	11,742,663
衍生金融負債	-	-
其他負債	4,952,063	(448,222)
經營業務(所用)/產生的現金淨額	(2,084,940)	34,831,981

現金流量表(續)

未經審核
(以美元列示)

	截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
投資活動		
購入物業、廠房及設備付款	(429,517)	(15,597)
銷售或贖回投資證券	70,989,205	27,681,183
購入投資證券付款	(105,898,666)	(31,542,067)
投資活動(所用)/產生的現金淨額	(35,338,978)	(3,876,481)
融資活動		
銀行及其他金融機構的存款及結餘所得/(償還)	34,760,148	(22,725,771)
後償負債結餘所得	-	-
已付後償負債利息	(138,168)	(246,767)
已付銀行及其他金融機構的存款及結餘利息	(185,675)	(1,240,431)
已付租賃租金的資本部分	(430,634)	(332,345)
已付租賃租金的利息部分	(11,956)	(13,385)
已付股息	(150,190)	(131,610)
融資活動(所用)/產生的現金淨額	33,843,525	(24,690,309)
現金和現金等價物增加/(減少)淨額	(3,580,393)	6,265,191
於1月1日的現金和現金等價物	12,003,403	5,770,310
於6月30日的現金和現金等價物	8,423,010	12,035,501
經營活動產生的現金流量包含：		
已收利息	3,837,042	6,460,004
已付銀行同業及其他金融機構的存款利息	(758,197)	(2,106,470)

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

並非按公允價值計入損益的金融工具產生的利息收入

- 上市投資證券
- 非上市投資證券
- 其他

截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
1,322,697	1,786,226
2,844,223	4,095,948
<u>4,166,920</u>	<u>5,882,174</u>

(b) 利息支出

並非按公允價值計入損益的金融工具產生的利息支出

- 須在5年內償還的銀行和其他金融機構的存款
- 於5年內償還的長期借款
- 後償負債
- 其他

截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
(478,370)	(1,913,977)
(327,700)	(1,283,067)
(138,013)	(240,967)
(63,935)	(16,029)
<u>(1,008,018)</u>	<u>(3,454,040)</u>

2 費用及佣金收支

(a) 費用及佣金收入

- 安排及管理費

截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
1,159,985	100,000
(17,478)	(13,688)
<u>1,142,507</u>	<u>86,312</u>

(b) 費用及佣金支出

- 外匯交易費用

3 買賣收益淨額

衍生工具收益減虧損

- 利率掉期
- 外匯掉期及其他

截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
-	-
-	-
<u>-</u>	<u>-</u>

4 投資證券之收入淨額

出售通過全面收益以反映公平價值金融資產之淨溢利

截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
(148,469)	297,354

5 套期支出淨額

公允價值套期

- 歸屬於被套期風險的被套期項目的虧損淨額
- 套期工具的虧損淨額

截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
-	-
-	-
<u>-</u>	<u>-</u>

財務報表附註

(以美元列示)

6 經營支出

	截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
員工成本		
- 薪金及其他福利	708,347	574,731
- 向員工提供住宿地方的經營租賃	143,790	175,168
- 強制性公積金供款	6,347	6,347
	<u>858,484</u>	<u>756,246</u>
樓宇及設備支出		
- 折舊	63,143	9,400
- 租金及差餉	137,070	159,169
	<u>200,213</u>	<u>168,569</u>
核數師酬金	96,596	115,585
其他	320,423	289,166
	<u>417,019</u>	<u>404,751</u>
	<u>1,475,716</u>	<u>1,329,566</u>

7 信貸及其他虧損減值準備撥回/(扣除)淨額

	截至2021年 6月30日止 6個月	截至2020年 6月30日止 6個月
客戶貸款及墊款	(1,590)	129,935
其他資產	(14,868)	1,703
資產負債表外的信用風險	(1,146)	3,945
	<u>(17,604)</u>	<u>135,583</u>

8 其他綜合收入/(支出)

其他綜合收入/(支出) 組成部分的相關稅務影響

	截至2021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
以公允價值計量且其變動計入其他綜合收益的債務投資			
證券: 公允價值儲備(可轉回)的變動淨額	(1,034,592)	-	(1,034,592)
- 計入權益之公允價值變動	197,257	-	197,257
- 轉撥至損益表	(837,335)	-	(837,335)

	截至2020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
以公允價值計量且其變動計入其他綜合收益的債務投資			
證券: 公允價值儲備(可轉回)的變動淨額	(1,689,726)	-	(1,689,726)
- 計入權益之公允價值變動	(311,771)	-	(311,771)
- 轉撥至損益表	(2,001,497)	-	(2,001,497)

財務報表附註

(以美元列示)

9 銀行及其他金融機構貸款及墊款

	於2021年6月30日	於2020年12月31日
在銀行及其他金融機構的存款及墊款到期期限		
- 1個月內	-	5,000,000
- 1個月至1年內	8,497,549	-
- 1年後	29,614,796	28,298,479
	<u>38,112,345</u>	<u>33,298,479</u>
減：信貸及其他虧損撥備		
- 第一階段	(28,232)	(25,206)
- 第二階段	-	-
- 第三階段	-	-
	<u>38,084,113</u>	<u>33,273,273</u>

於2021年6月30日，並無減值、逾期或經重組的銀行及其他金融機構的存款及墊款（2020年12月31日：無）。

10 客戶貸款及墊款

	於2021年6月30日	於2020年12月31日
客戶貸款及墊款		
- 1個月內	20,999,076	-
- 1個月至1年內	126,889,427	113,203,821
- 1年後	166,093,545	142,786,489
	<u>313,982,048</u>	<u>255,990,310</u>
減：信貸及其他虧損撥備		
- 第一階段	(742,133)	(743,570)
- 第二階段	-	-
- 第三階段	-	-
	<u>313,239,915</u>	<u>255,246,740</u>

於2021年6月30日，並無減值、逾期或經重組的客戶貸款及墊款（2020年12月31日：無）。

11 投資證券

	於2021年6月30日	於2020年12月31日
以公平價值計入其他全面收益之投資證券		
- 債務證券	224,604,268	190,729,399
以攤餘成本計量之投資證券		
- 債務證券	4,874,998	4,863,090
減：信貸及其他虧損撥備		
- 第一階段	(1,775)	(1,775)
- 第二階段	-	-
- 第三階段	-	-
	<u>229,477,491</u>	<u>195,590,714</u>

於2021年6月30日，並無減值、逾期或經重組的金融資產以公平價值計入其他全面收益和以攤餘成本計量或金融資產之可供出售證券（2020年12月31日：無）。

財務報表附註

(以美元列示)

12 財務狀況表所示的稅項

a. 財務狀況表所示的本期所得稅為：

本期間 / 年度香港利得稅準備
已付暫繳利得稅
(應付稅款) / 可收回稅款

於2021年6月30日	於2020年12月31日
(973,051)	(550,000)
525,776	525,777
(447,275)	(24,223)

b. 已確認遞延稅項資產和負債：

在財務狀況表確認的遞延稅項資產 / (負債) 的組成部分和本期間變動如下：

	超過折舊 免稅額的 相關折舊	金融資產 的信貸 虧損撥備	金融資產 以公平 價值計入 其他全面 收益儲備 ¹	總額
於2021年1月1日	10,789	141,551	(138,726)	13,614
在收益表計入 / (列支)	-	-	-	-
在儲備列支	-	-	-	-
於2021年6月30日	10,789	141,551	(138,726)	13,614
於2020年1月1日	11,994	153,265	(98,513)	66,746
在收益表計入 / (列支)	(1,205)	(11,714)	-	(12,919)
在儲備列支	-	-	(40,213)	(40,213)
於2020年12月31日	10,789	141,551	(138,726)	13,614

財務報表附註

(以美元列示)

13 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	租作 自用物業和車輛	總額
成本:						
於2021年1月1日	202,633	413,002	40,432	-	1,593,297	2,249,364
增置	337,148	16,386	75,984	-	1,288,025	1,717,543
出售	(157,732)	(40,028)	(23,181)	-	(1,197,089)	(1,418,028)
於2021年6月30日	382,049	389,362	93,235	-	1,684,233	2,548,879
累計折舊:						
於2021年1月1日	158,979	376,831	32,136	-	1,047,788	1,615,734
期內折舊	47,269	9,130	6,744	-	428,472	491,615
出售時回撥	(157,732)	(40,026)	(23,181)	-	(983,050)	(1,203,989)
於2021年6月30日	48,516	345,935	15,699	-	493,210	903,360
帳面淨值:						
於2021年6月30日	333,533	43,427	77,536	-	1,191,023	1,645,519
成本:						
於2020年1月1日	157,732	394,646	39,502	-	1,703,267	2,295,147
增置	44,901	18,356	930	-	222,260	286,447
出售	-	-	-	-	(332,230)	(332,230)
於2020年12月31日	202,633	413,002	40,432	-	1,593,297	2,249,364
累計折舊:						
於2020年1月1日	157,732	359,621	29,569	-	697,057	1,243,979
期內折舊	1,247	17,210	2,567	-	682,961	703,985
出售時回撥	-	-	-	-	(332,230)	(332,230)
於2020年12月31日	158,979	376,831	32,136	-	1,047,788	1,615,734
帳面淨值:						
於2020年12月31日	43,654	36,171	8,296	-	545,509	633,630

14 其他資產

	於2021年6月30日	於2020年12月31日
應收應計利息	1,316,928	1,263,462
套期衍生工具的正公允價值	-	-
其他	861,611	1,809,952
	2,178,539	3,073,414

財務報表附註

(以美元列示)

15 衍生金融資產/ 負債

非套期衍生工具的負公允價值

於2021年6月30日 於2020年12月31日

16 其他負債

應付應計利息

其他

於2021年6月30日 於2020年12月31日

400,436	424,105
5,253,213	220,498
5,653,649	644,603

17 後償負債

後償負債的賬面金額分析如下：

借入最終控股公司的款項

- 至二零二八年九月二十七日止按三個月倫敦銀行
同業拆息加 1.60% 的後償浮動利率計息。

於2021年6月30日 於2020年12月31日

14,989,549	14,987,070
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18 股本

於2021年6月30日

於2020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

130,000,000	\$130,000,000	130,000,000	\$130,000,000
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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 資產負債表外的信用風險

貸款承擔

- 原到期日1年及以下

- 原到期日1年及以上

於2021年6月30日 於2020年12月31日

11,039,000	4,301,000
5,000,000	5,000,000
16,039,000	9,301,000
4,070,000	3,360,200

信貸風險加權數額

財務報表附註

(以美元列示)

20 衍生工具

a. 衍生工具的名義數額

	於2021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	-	-	-

	於2020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	-	-	-

b. 衍生工具的公允價值和信貸風險加權數額

	於2021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	-	-	-

	於2020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	-	-	-

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2021年6月30日		於2020年12月31日	
	資產	負債	資產	負債
利率合約	-	-	-	-

財務報表附註

(以美元列示)

20 衍生工具(續)

d. 衍生工具的剩餘期限

利率衍生工具

於2021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

於2020年12月31日			
總額	1年或以下	1年至5年	5年以上
-	-	-	-

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2021年6月30日 金額	於2021年6月30日 佔總貸款比率	於2020年12月31日 金額	於2020年12月31日 佔總貸款比率
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>
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>-</u>	<u>-</u>	<u>-</u>
逾期貸款和墊款的有擔保部分	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
逾期貸款和墊款的無擔保部分	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</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

-	-	-	-
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g 就逾期貸款和墊款作出的個別減值準備 / 第三階段的信貸及其他虧損撥備

-	-	-	-
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於2021年6月30日及2020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2021年6月30日 於2020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2021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	20,837,047	-	-	21,335,551	-	42,172,598
離岸中心	-	-	-	49,269,367	-	49,269,367
發展中歐洲	-	-	-	-	-	-
發展中的拉丁美洲和 加勒比	-	-	-	4,172,636	-	4,172,636
發展中的非洲和 中東地區	39,030,882	-	-	22,304,049	-	61,334,931
發展中的亞太區	63,516,365	-	-	373,792,271	-	437,308,636
其中：中國	26,833,460	-	-	53,166,066	-	79,999,526
韓國	6,557,496	-	-	301,187,512	-	307,745,008
總額	123,384,294	-	-	470,873,874	-	594,258,168

於2020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	25,550,947	-	-	23,347,716	-	48,898,663
離岸中心	-	-	-	16,333,576	-	16,333,576
發展中歐洲	-	-	-	-	-	-
發展中的拉丁美洲和 加勒比	5,193,747	-	-	4,206,365	-	9,400,112
發展中的非洲和 中東地區	31,310,822	-	-	13,037,163	-	44,347,975
發展中的亞太區	78,315,900	-	-	304,276,754	-	382,592,654
其中：中國	28,729,093	-	-	18,986,246	-	47,715,342
韓國	16,514,122	-	-	267,244,626	-	283,758,748
總額	140,371,416	-	-	361,201,564	-	501,572,980

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2021年6月30日及2020年12月31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2013年1月1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2021年6月30日	於2020年12月31日
資本充足率：		
核心一級資本充足率	29.79%	36.66%
一級資本充足率	29.79%	36.66%
總資本充足率	32.94%	40.45%

減去扣除項前後的總資本的組成部分如下：

	於2021年6月30日	於2020年12月31日
核心一級資本：		
核心一級資本工具	130,000,000	130,000,000
保留盈利	36,746,264	34,644,367
已披露儲備	100,343	952,546
核心一級資本 (未減去扣除項)	166,846,607	165,596,913

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2021年6月30日	於2020年12月31日
核心一級資本的監管扣除項：		
一般銀行風險監管準備金	(1,558,688)	(1,145,072)
遞延稅項資產淨額	(152,341)	(152,341)
核心一級資本總額	165,135,578	164,299,500
其他一級資本	-	-
一級資本總額	165,135,578	164,299,500
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	2,434,185	2,002,965
二級資本總額	17,434,185	17,002,965
資本總額	182,569,763	181,302,465

根據《銀行業(披露)規則》編制資本充足比率的相關披露及金管局發布的披露模板，可在本公司網站上查閱，該網站可透過本公司網站主頁上的「監管披露_2021年6月」鏈接查閱。在
<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)

5 槓桿比率

	於2021年6月30日	於2020年12月31日
槓桿比率	27.40%	32.32%

槓桿比率是按照金管局頒佈之槓桿比率框架的規定。

根據《銀行業（披露）規則》編制槓桿比率的相關披露及金管局發布的披露模板，可在本公司網站上查閱，該網站可透過本公司網站主頁上的「監管披露_2021年6月」鏈接查閱。在 <https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005>。

6 逆周期緩衝資本比率

	於2021年6月30日	於2020年12月31日
逆周期緩衝資本比率	0.200%	0.086%

根據《銀行業（披露）規則》編制逆周期緩衝資本比率的相關披露及金管局發布的披露模板，可在本公司網站上查閱，該網站可透過本公司網站主頁上的「監管披露_2021年6月」鏈接查閱。在 <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)

7 防護緩衝資本比率

根據《資本規則》第3M條，用以計算2021年及2020年之緩衝水平的防護緩衝資本比率均為 2.5%。

	於2021年6月30日	於2020年12月31日
防護緩衝資本比率	2.500%	2.500%

8 流動性維持比率

	於2021年6月30日	於2020年12月31日
期內平均流動性維持比率	129.41%	161.89%

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。

根據《銀行業（披露）規則》編制防護緩衝資本比率和流動性維持比率的相關披露及金管局發布的披露模板，可在本公司網站上查閱，該網站可透過本公司網站主頁上的「監管披露_2021年6月」鏈接查閱。在 [https://www.koreaexim.go.kr/site/program/board/basicboard /list?boardtypeid=362&menuid=016001005](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客戶貸款及墊款如下：

於2021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	一般撥備 (整體評估 減值準備)	特別撥備 (個別評估 減值準備)
在香港使用的貸款				
<u>工業、商業及金融：</u>				
- 金融公司	10,000,000	-	6,493	-
- 批發零售貿易	7,000,000	-	42,505	-
在香港使用的貸款	17,000,000	-	48,998	-
在香港以外地區使用的貸款	296,982,048	-	693,135	-
客戶貸款總額	313,982,048	-	742,133	-
於2020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	一般撥備 (整體評估 減值準備)	特別撥備 (個別評估 減值準備)
在香港使用的貸款				
<u>工業、商業及金融：</u>				
- 金融公司	-	-	-	-
- 批發零售貿易	-	-	-	-
在香港使用的貸款	-	-	-	-
在香港以外地區使用的貸款	255,990,310	-	743,570	-
客戶貸款總額	255,990,310	-	743,570	-

(b) 按地區分類

於2021年6月30日			
	貸款及 墊款總額	一般撥備 (整體評估 減值準備)	特別撥備 (個別評估 減值準備)
- 韓國	260,022,710	(542,599)	-
- 發展中的亞太區	10,816,692	(165,409)	-
- 發展中的拉丁美洲和加勒比	4,142,646	(11,662)	-
- 發展中的非洲和中東地區	14,000,000	(22,463)	-
- 離岸中心	25,000,000	-	-
	313,982,048	(742,133)	-
於2020年12月31日			
	貸款及 墊款總額	一般撥備 (整體評估 減值準備)	特別撥備 (個別評估 減值準備)
- 韓國	231,779,977	(558,407)	-
- 發展中的亞太區	13,035,594	(171,881)	-
- 發展中的拉丁美洲和加勒比	4,174,739	(11,759)	-
- 發展中的非洲和中東地區	7,000,000	(1,523)	-
- 離岸中心	-	-	-
	255,990,310	(743,570)	-

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銀行同業及其他金融機構貸款及墊款如下：

	於2021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	一般撥備 (整體評估 減值準備)
在香港以外地區使用的貸款	38,112,345	-	28,232

	於2020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	一般撥備 (整體評估 減值準備)
在香港以外地區使用的貸款	33,298,479	-	25,206

(b) 按地區分類

	於2021年6月30日	
	貸款及 墊款總額	一般撥備 (整體評估 減值準備)
- 韓國	-	-
- 發展中的亞太區	4,996,864	(6,504)
- 發展中歐洲	-	-
- 發展中的拉丁美洲和加勒比	3,497,549	(2,276)
- 發展中的非洲和中東地區	29,617,932	(19,453)
- 離岸中心	-	-
	38,112,345	(28,232)

	於2020年12月31日	
	貸款及 墊款總額	一般撥備 (整體評估 減值準備)
- 韓國	-	-
- 發展中的亞太區	4,995,749	(6,507)
- 發展中歐洲	-	-
- 發展中的拉丁美洲和加勒比	3,496,104	(2,276)
- 發展中的非洲和中東地區	24,806,626	(16,423)
- 離岸中心	-	-
	33,298,479	(25,206)

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2021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	36,084	-	36,084
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	5,022	5,000	10,022
總額	<u>41,106</u>	<u>5,000</u>	<u>46,106</u>
提取準備后的資產總值	<u>594,033</u>		
資產負債表內貸款佔資產總值百分比	<u>6.92%</u>		

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2020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	34,088	-	34,088
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	5,000	5,000	10,000
總額	<u>39,088</u>	<u>5,000</u>	<u>44,088</u>
提取準備后的資產總值	<u>500,915</u>		
資產負債表內貸款佔資產總值百分比	<u>7.80%</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2021年6月30日				
	美元	歐元	人民幣	合計
現貨資產	4,556	55	-	4,611
現貨負債	(4,562)	(56)	-	(4,618)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/ (短) 盤淨額	(6)	(1)	-	(7)
結構性倉盤淨額	4	-	-	4

	於2020年12月31日			
	美元	歐元	人民幣	合計
現貨資產	3,827	56	-	3,883
現貨負債	(3,831)	(58)	-	(3,889)
遠期買入	-	-	-	-
遠期賣出	-	-	-	-
長/(短) 盤淨額	(4)	(2)	-	(6)
結構性倉盤淨額	1	-	-	1

13 第三支柱監管披露

根據《銀行業(披露)規則》的要求及金管局披露模板編制的本期間第三支柱監管披露信息，可在本公司網站上查閱，該網站可透過本公司網站 <https://www.koreaexim.go.kr/site/program/board/basicboard/list?boardtypeid=362&menuid=016001005> 的「監管披露_2021年6月」欄目。

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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