



KOOKMIN BANK HONG KONG BRANCH
(Incorporated in Republic of Korea with limited liability)

FINANCIAL DISCLOSURE STATEMENT
For the year ended 31 December 2020

財務資料披露報告
截至二零二零年十二月三十一日止年度

Kookmin Bank, Hong Kong Branch (“the Branch”) is a licensed bank under the Banking Ordinance (Cap. 155). The Branch principally engages in corporate banking, treasury and investment banking.

The Branch prepares this financial disclosure statement for the year ended 31 December 2020 (“the statement”) in accordance with the Banking (Disclosure) Rules (Cap. 155M).

The statement is also available at the Branch office and the Public Register of the Hong Kong Monetary Authority (“HKMA”).

國民銀行香港分行(“本行”), 根據《銀行業條例》(第 155 章)是一間持牌銀行。本行主要從事企業銀行、財資管理及投資銀行業務。

本行根據《銀行業披露規則》(第 155M 章)編制此截至二零二零年十二月三十一日止年度財務資料披露。

此財務資料披露亦可於本行和香港金融管理局(“金管局”)查冊處索閱。

PROFIT AND LOSS ACCOUNT 損益結算表

		Year ended 年度 31-12-2020	Year ended 年度 31-12-2019
HK\$ '000			
Interest income	利息收入	426,228	503,404
Interest expense	利息開支	263,908	386,468
Net interest income	淨利息收入	162,320	116,936
Fees and commission income	收費及佣金收入	69,454	43,234
Fees and commission expense	收費及佣金開支	(1,636)	(843)
Net fees and commission income	淨收費及佣金收入	67,818	42,391
Others	其他	9,170	1,384
Other operating income	其他經營收入	76,988	43,775
Staff expenses	職員支出	(27,437)	(23,765)
Rental expenses	租金支出	(6,788)	(6,520)
Other expenses	其他支出	(22,281)	(18,470)
Operating expenses	經營支出	(56,506)	(48,755)
Impairment losses and provisions for impaired loans and receivables	減值損失及為已減值貸款及應收 款項而提撥的準備金	(68,179)	(5,390)
Profit before taxation	除稅前利潤	114,623	106,566
Tax expense	稅項開支	(23,332)	(6,306)
Profit after taxation	除稅後利潤	91,291	100,260

BALANCE SHEET 資產負債表

		31-12-2020	30-6-2020
HK\$ '000			
Assets	資產		
Cash and balances with banks (except those included in amount due from overseas offices)	現金及銀行結餘 (不包括存放於海外辦事處金額)	2,534,588	227,651
Placements with banks maturing between one and twelve months (except those included in amount due from overseas offices)	存放於其他銀行之一至十二個月到期存款 (不包括存放於海外辦事處金額)	461,606	2,529,513
Amount due from overseas offices	存放於海外辦事處的數額	-	-
Trade bills	貿易票據	2,519,712	3,674,007
Certificates of deposit held	持有的存款證	-	-
Investment securities	投資證券	3,010,990	3,247,064
Loans & receivables	貸款及應收款項		
-Loans & advances to customers	-對客戶的貸款及放款	15,785,886	13,514,397
-Loans & advances to banks	-對銀行的貸款及放款	263,588	108,506
General provisions for impaired loans & receivables	已虧損之貸款及應收帳項 集體準備金撥備	(64,711)	(41,936)
Specific provisions for impaired loans & receivables	已虧損之貸款及應收帳項 集體特定準備金撥備	(28,910)	-
Property, plant and equipment	物業、工業裝置及設備	755	1,238
Other assets	其他資產	205,048	177,264
Total assets	資產總額	24,688,552	23,437,704
Liabilities	負債		
Deposits and balances from banks (except those included in amount due to overseas office)	尚欠銀行存款及結餘(結欠海外辦事處的數額除外)	16,235,962	16,950,125
Deposits from customers	客戶存款		
-Savings deposits	-儲蓄存款	326,490	203,867
-Time deposits	-定期存款	1,173,416	844,798
Negotiable certificates of deposit	可轉讓存款證	5,172,854	2,668,295
Amount due to overseas offices	結欠海外辦事處的數額	1,543,308	2,592,995
Other liabilities	其他負債	81,733	87,180
Total liabilities	負債總額	24,533,763	23,347,260

PROVISIONS FOR IMPAIRMENT LOANS AND RECEIVABLES 已減值貸款及應收款項而提撥的準備金

		31-12-2020	30-6-2020
HK\$ '000			
Impaired loans and advances to customers	對客戶的已減值貸款及放款	-	-
Specific provision	特定準備金	-	-
Value of collateral related to impaired loans and advances to customers	就該特定準備金所關乎的貸款及放款而計算在內的抵押品的價值	-	-
As percentage of total advances to customers	佔對客戶的貸款及放款的總額的百分率	-	-
Impaired loans and advances to banks	對銀行的已減值貸款及放款	-	-
Specific provision	特定準備金	-	-
Value of collateral related to impaired loans and advances to banks	就該特定準備金所關乎的貸款及放款而計算在內的抵押品的價值	-	-
As percentage of total advances to banks	佔對銀行的貸款及放款的總額的百分率	-	-

OVERDUE AND RESCHEDULED ASSETS 過期或經重組資產

		31-12-2020		30-6-2020	
		Advance to customers	Specific provision	Advance to customers	Specific provision
		客戶貸款	特定準備金	客戶貸款	特定準備金
HK\$'000					
Overdue between 1 month to 3 months	超逾 1 個月但不超逾 3 個月				
-Hong Kong	-香港	80,918	28,909	-	-
Percentage of overdue loan to customers to total advances to customers	過期的對客戶的貸款及放款總額所佔的百分率	0.51%		-	
Value of collateral	抵押品的價值	80,918		-	

There were no rescheduled advances to customers and banks as of 31 December 2020 and 30 June 2020.

於二零二零年十二月三十一日及二零二零年六月三十日均沒有客戶及銀行經重組資產的貸款。

DERIVATIVES 衍生工具

The interest rate-related derivative contracts were carried out for hedging purpose. The fair value of the derivatives takes into account the effects of bilateral netting agreements.

利率關聯衍生工具合約用於進行對沖的用途。衍生工具已將有效雙邊淨額結算協議的效果計算在內的公平價值數額。

HK\$ '000		31-12-2020	30-6-2020
<u>Interest rate derivative contracts</u>	<u>利率衍生工具合約</u>		
Contractual amounts	合約總額	192,264	193,760
Fair value assets	公平資產價值	-	-
Fair vales liabilities	公平負債價值	(5,248)	(13,460)

OFF-BALANCE SHEET EXPOSURES 資產負債表外風險承擔

The following is a summary of the contractual amounts of each class of off-balance sheet exposure:

以下是各類要類別的資產負債表外風險承擔的合約數額：

HK\$ '000		31-12-2020	30-6-2020
Direct credit substitutes	直接信貸替代項目	1,456,747	228,198
Transaction-related contingencies	交易有關或有項目	1,300	1,300
Trade-related contingencies	貿易關聯或有項目	25,789	4,689
Other commitments	其他承諾	1,337,050	1,858,842

Direct credit substitutes included bank guarantees issued and standby letters of credit. Trade-related contingent items included letters of credit issued. Other commitments included undrawn commitment.

直接信貸替代項目包括擔保和備用信用證。貿易關聯或有項目包括信用證。其他承諾包括備用貸款。

INTERNATIONAL CLAIMS 國際債權

The calculation was made after taking into account the transfer of risk. Claims on individual countries or areas, after risk transfer, amounting to 10 per cent or more of the aggregate international claims are shown as follows:

以下計算經已顧及轉移風險之因素。個別國家或區域其已計及風險轉移後佔國際債權總額百分之十或以上之債權總額詳列如下：

		31-12-2020					
HK\$ 'm		Banks 銀行	Official Sector 公營機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構	Others 其他	Tota 總額
Offshore centres	境外中心						
of which Hong Kong	香港	-	-	-	-	-	
Developing Asia-Pacific	亞太區發展中國家						
of which China	中國	361	-	117	908	-	1,386
of which South Korea	南韓	2,934	-	233	1,667	-	4,834
Total	總額	3,295	-	410	2,575	-	6,280

		30-6-2020					
HK\$ 'm		Banks 銀行	Official Sector 公營機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構	Others 其他	Tota 總額
Offshore centres	境外中心						
of which Hong Kong	香港	-	-	-	-	-	
Developing Asia-Pacific	亞太區發展中國家						
of which China	中國	718	-	117	749	-	1,584
of which South Korea	南韓	3,502	-	311	11,870	-	15,683
Total	總額	4,220	-	428	12,619	-	17,267

ADVANCES TO CUSTOMER BY INDUSTRY SECTORS 按照行業類別細分之客戶貸款

The information concerning advances to customers by industry sectors has been classified according to the usage of the loan and is stated gross of any provision as follows:

客戶貸款之行業類別是按該等貸款之用途分類及未減除任何準備,其金額如下:

		31-12-2020		30-6-2020	
		Advance to customers	% covered by collateral	Advance to customers	% covered by collateral
		客戶貸款	抵押品值佔 貸款額比率	客戶貸款	抵押品值佔 貸款額比率
		HK\$'000	百分比	HK\$'000	百分比
			%		%
Loans for use in Hong Kong	在香港使用之貸款				
Industrial, commercial and financial	工業、商業及金融				
Financial concerns	金融業務	689,981	100.00	259,677	100.00
Wholesale and retail trade	批發及零售貿易	162,864	100.00	207,499	100.00
Manufacturing	製造業	75,588	100.00	383,949	19.26
Transport and transport equipment	運輸及運輸設備	23,258	100.00	27,126	100.00
Information technology	資訊科技	105,066	100.00	107,577	100.00
Trade finance	貿易融資	10,900	-	2,704	-
Loans for use outside Hong Kong	在香港以外之貸款	14,718,229	87.84	12,525,866	91.70
Total	總額	15,785,886		13,514,398	

ADVANCES TO CUSTOMER BY GEOGRAPHICAL AREAS 按照交易對手所在地細分之客戶貸款

The following are loans and advances to customers, impaired loans and advances by geographical areas where it constitutes 10% per cent or more of the amount of the loans and advances to customer after taking into account the transfer of risk:

依照客戶所在之地區,經計入轉移風險後之客戶貸款及放款,已減值貸款及放款所在主要地區類別佔總額百分之十或以上之細分如下:

		31-12-2020		30-6-2020	
		Loans and advance to customers	Impaired loans and advances	Loans advance to customers	Impaired loans and advances
HK\$'000		客戶貸款及放款	已減值貸款及放款	客戶貸款及放款	已減值貸款及放款
South Korea	南韓	9,942,202	-	9,357,718	-
China	中國	931,500	-	372,968	-
Hong Kong	香港	357,902	-	636,287	-
Total	總額	11,231,604	-	10,366,973	-

MAINLAND ACTIVITIES DISCLOSURES 對內地非銀行對手方的披露

The analysis of Mainland Activities 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 HKMA Return of Mainland Activities.

根據《銀行業(披露)規則》，以下對內地非銀行對手方的披露乃參照金管局有關報表所列之機構類別及直接風險之類別以分類。

		31-12-2020		
		資產負債表內 的風險承擔	資產負債表外 的風險承擔	總風險承擔
HK\$'000	客戶類別	On-balance sheet exposure	Off-balance sheet exposure	Total exposures
Type of Counterparties				
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央政府所擁有之公司，以及其子公司及合資企業	390,925	-	390,925
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府所擁有之公司，以及其子公司及合資企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住於中國內地之中華人民共和國公民及其他內地公司，以及其子公司及合資企業	1,595,751	-	1,595,751
Other entities of central governments not reported in item 1 above	並無於上述 1 項報告的地方政府之其他機構	196,673	74,821	271,494
Other entities of central governments not reported in item 2 above	並無於上述 2 項報告的地方政府之其他機構	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	對非居住於中國內地之中華人民共和國公民及非內地公司，而涉及的貸款於中國內地使用	2,489,206	47,538	2,536,744
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被本行視作為中國內地非銀行客戶之風險	299,068	-	299,068
Total	總額	4,971,623	122,359	5,093,982
Total assets after provision	扣除準備金撥備後之資產總額	24,688,552		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額於資產總額中所佔百分比	20.14%		

MAINLAND ACTIVITIES DISCLOSURES 對內地非銀行對手方的披露

		30-6-2020		
		資產負債表內 的風險承擔	資產負債表外 的風險承擔	總風險承擔
HK\$'000	客戶類別	On-balance sheet exposure	Off-balance sheet exposure	Total exposures
Type of Counterparties	客戶類別			
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央政府所擁有之公司，及其子公司及合資企業	402,815	2,682	405,497
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府所擁有之公司，及其子公司及合資企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住於中國內地之中華人民共和國公民及其他內地公司，及其子公司及合資企業	1,701,501	-	1,701,501
Other entities of central governments not reported in item 1 above	並無於上述 1 項報告的地方政府之其他機構	172,320	99,083	271,403
Other entities of central governments not reported in item 2 above	並無於上述 2 項報告的地方政府之其他機構	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	對非居住於中國內地之中華人民共和國公民及非內地公司，而涉及的貸款於中國內地使用	2,252,601	67,203	2,319,804
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被本行視為中國內地非銀行客戶之風險	857,447	-	857,447
Total	總額	5,386,684	168,968	5,555,652
Total assets after provision	扣除準備金撥備後之資產總額	23,437,704		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額於資產總額中所佔百分比	22.98%		

CURRENCY RISK 貨幣風險

An individual currency is reported if its net position constitutes 10 per cent or more of the total net position in all foreign currencies.

當某一種外幣的淨持有額佔所持有外幣淨盤總額的百分之十或以上，該外幣的淨持有額及淨倉盤便予以披露。

		31-12-2020					30-6-2020				
		USD 美元	EUR 歐元	AUD 澳元	OTH 其他	TOTAL 總額	USD 美元	EUR 歐元	AUD 澳元	OTH 其他	TOTAL 總額
HK\$ 'm											
Spot assets	現貨資產	21,506	1,190	1,631	11	24,338	20,975	616	1,591	12	23,194
Spot liabilities	現貨負債	21,530	1,169	1,597	-	24,296	20,992	596	1,581	0	23,169
Forward purchases	遠期買入	1	-	-	-	1	2	-	-	-	2
Forward sales	遠期賣出	1	-	-	-	1	1	-	-	-	1
Net option position	期權盤淨額	-	-	-	-	-	-	-	-	-	-
Net long/(short) position	長(短)盤淨額	(24)	21	34	11	42	(16)	20	10	12	20

LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露

		31-12-2020	31-12-2019
Average Liquidity Maintenance Ratio	平均流動性維持比率	52.61%	82.65%

The average liquidity maintenance ratio for 31 December 2020 is the simple average of the three months' average liquidity maintenance ratio for the respective period from 1 October 2020 to 31 December 2020.

本行在二零二零年十二月三十一日之平均流動性維持比率是本行在二零二零年十月一日至二零二零年十二月三十一日該三個月內之每月平均流動性維持比率之平均數。

The average liquidity maintenance ratio for 31 December 2019 is the simple average of three months' average liquidity maintenance ratio for the respective period from 1 October 2019 to 31 December 2019.

本行在二零一九年十二月三十一日之平均流動性維持比率是本行在二零一九年十月一日至二零一九年十二月三十一日該三個月內之每月平均流動性維持比率之平均數。

LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露 (CONTINUED)

Liquidity Risk Management Monitoring

The Branch manages the liquidity risk in accordance with the Liquidity Risk Management Policy, which is set by Risk Committee by the Branch and approved by the Kookmin Bank Head Office. The policy provides a set of principles for the prudent management of the liquidity in the normal course of business. The primary measures used to manage liquidity within the tolerance are the stress-test and scenario analysis, liquidity maintenance ratio and cash flow maturity mismatch analysis.

Risk Committee is responsible for the liquidity risk management in the Branch. Chief Executive is the chairman of the committee. The regular committee meeting will be convened monthly or on a need basis.

Funding Strategy

In general, the Branch relies on intragroup and interbank money-market placements for covering its liquidity requirements. The branch is always able to cover any funding requirement through the Kookmin Bank Head Office.

Liquidity Stress Tests

The Branch conducts regular stress tests on cash flows by applying extreme circumstances scenarios on the liquidity position as to ensure that the Branch has adequate liquidity to withstand stressed conditions.

Liquidity Buffers and Contingency Funding Plan

The Branch policy sets a higher internal limit of liquidity maintenance ratio than the statutory minimum to maintain adequate liquidity in response to possible situation.

In addition, the Branch establishes a contingency funding plan. It provides guidance for the monitoring of liquidity positions and identification of liquidity contingency issues occur and identifies the tools for managing liquidity contingency situations.

流動性風險監控

本行根據流動性風險管理政策管理其流動性風險。該政策由風險管理小組核定，並經國民銀行總行備查。該政策為本行日常業務提供一套審慎的流動性管理原則。管理流動性風險承受程度的主要方法包括壓力測試及情況分析、流動性維持比率和現金流到期日錯配分析。

風險管理小組負責管理本行的流動性風險。本行行政總裁擔任召集人。本行每月會召開例會，並視情況不定期召開臨時會議。

資金管理策略

一般而言，本行依賴集團內及銀行同業貨幣市場安排來滿足其流動資金要求。本行必定能夠透過國民銀行總部滿足任何資金要求。

壓力測試

本行採用各種極端的情況情景對現金流量進行定期壓力測試，以確保本行有足夠的流動性來承受壓力條件。

流動性緩衝及緊急應變計劃

本行政策制定了比法定最低要求標準更高的內部流動性維持比率，以維持充足流動性回應各項可能狀況。

此外，本行訂定應急融資計劃。本行的流動性應急政策定義了流動性應急管理的框架和基本原則，並規定了應用這些原則的工具和程序，政策為監測流動資金狀況提供了指導，並確定了流動性應急問題及管理流動性應急情況的工具。

LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露 (CONTINUED)

Liquidity Gap 流動資金差距

Liabilities 負債 HK\$ '000	Next day 1 日	2 to 7 days 2 至 7 日	8 days to 1 month 8 日至 1 個月	>1 month up to 3 months 1 個月至 3 個月	31-12-2020 >3 months up to 6 months 3 個月至 6 個月	>6 months up to 1 year 6 個月至 1 年	>1 year up to 2 years 1 年至 2 年	>2 years up to 3 years 2 年至 3 年	>3 years up to 5 years 3 年至 5 年
Deposits from customers 客戶存款	326,489	273,285	829,286	70,951	-	-	-	-	-
Deposits and balances from banks 尚欠銀行存款 及結餘	815,172	233,330	854,177	3,817,365	6,632,269	5,386,572	77,527	-	-
Others liabilities 其他負債	-	200,000	743,673	566,285	1,300,178	2,363,796	-	-	-
Off balance-sheet commitments 資產負債表外 風險承擔	1,299,920	-	-	2,007	-	-	-	76,482	78,005
Total	2,441,591	706,615	2,427,136	4,456,608	7,932,447	7,750,368	77,527	76,482	78,005
Assets 資產 HK\$ '000									
Placements with banks 存放於銀行之 存款	983,620	200,000	1,343,093	307,478	155,091	108,725	155,190	-	-
Investment securities 投資證券	3,016,686	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held 承兌及匯票	127,618	53,567	461,861	1,562,169	317,345	813	-	-	-
Loans and advances to customers 對客戶的貸款 及放款	12,556	1,590	203,083	1,971,526	1,229,171	2,348,959	3,823,279	3,195,110	3,033,294
Total	4,140,480	255,157	2,008,037	3,841,173	1,701,607	2,458,497	3,978,469	3,195,110	3,033,294
Contractual Maturity Mismatch 合約到期日的 錯配情況	1,698,889	(451,458)	(419,099)	(615,435)	(6,230,840)	(5,291,891)	3,745,752	3,118,628	2,955,289
Cumulative Contractual Maturity Mismatch 累積合約到期 日的錯配情況	1,698,889	1,247,431	828,332	212,897	(6,017,943)	(11,309,834)	(7,564,082)	(4,445,454)	(1,490,165)

LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露 (CONTINUED)

Liquidity Gap 流動資金差距 (Continued)

Liabilities 負債 HK\$ '000	31-12-2019								
	Next day 1 日	2 to 7 days 2 至 7 日	8 days to 1 month 8 日至 1 個月	>1 month up to 3 months 1 個月至 3 個月	>3 months up to 6 months 3 個月至 6 個月	>6 months up to 1 year 6 個月至 1 年	>1 year up to 2 years 1 年至 2 年	>2 years up to 3 years 2 年至 3 年	>3 years up to 5 years 3 年至 5 年
Deposits from customers 客戶存款	269,573	47,725	531,833	670,551	-	-	-	-	-
Deposits and balances from banks 尚欠銀行存款 及結餘	263,299	-	1,699,713	2,737,700	3,697,312	6,438,174	-	-	-
Others liabilities 其他負債	14,697	3	119	5,144	630	181	2,833	2,738	14,665
Off balance-sheet commitments 資產負債表外 風險承擔	1,007,263	-	-	2,007	-	-	-	-	-
Total	1,554,832	47,728	2,231,665	3,415,402	3,697,942	6,438,355	2,833	2,738	14,665
Assets 資產 HK\$ '000									
Placements with banks 存放於銀行之 存款	219,595	391,642	664,002	-	-	-	-	-	-
Investment securities 投資證券	3,083,259	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held 承兌及匯票	37,095	186,159	479,843	2,298,687	949,556	127,847	-	-	-
Loans and advances to customers 對客戶的貸款 及放款	-	6,787	233,766	571,456	1,152,859	934,766	1,632,143	2,425,504	2,265,131
Total	3,339,949	584,588	1,377,611	2,870,143	2,870,143	1,062,613	1,632,143	2,425,504	2,265,131
Contractual Maturity Mismatch 合約到期日的 錯配情況	1,431,060	(414,888)	(89,132)	(191,207)	(1,421,722)	(3,619,782)	1,001,864	1,074,451	1,079,128
Cumulative Contractual Maturity Mismatch 累積合約到期 日的錯配情況	1,431,060	1,794,602	1,705,470	1,514,263	92,541	(3,527,241)	(2,525,377)	(1,450,926)	(371,798)

LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露 (CONTINUED)

Sources of funding 資金來源

		31-12-2020		31-12-2019	
		HK\$'000	%	HK\$'000	%
Deposits and balances to bank	尚欠銀行存款及結餘	17,779,270	72.47	14,680,417	83.57
Negotiable certificates of deposit	可轉讓存款證	5,172,854	21.08	1,170,149	6.66

DISCLOSURE ON REMUNERATION 薪酬制度的披露

Pursuant to section 3 of Supervisory Policy Manual (CG-5) Guideline on a sound remuneration system issued by the Hong Kong Monetary Authority, the Branch complies with the requirements and has adopted the remuneration systems of Kookmin Bank Head Office.

根據香港金融管理局頒布的金管局監管政策手冊 (CG-5) “穩健的薪酬制度指引”第 3 條，本行遵守其要求遵守其要求採取國民銀行總行的薪酬制度。

CONSOLIDATED CAPITAL ADEQUACY RATIO AND SHAREHOLDERS' FUND 綜合資本充足比率及股東資金總額

The information set out below is based on the most recent consolidated accounts for the Group as a whole as at 31 December 2020 and 30 June 2020 respectively.

以下資料乃根據本集團於二零二零年十二月三十一日止及二零二零年六月三十日止綜合業務報告公佈的最新整體綜合賬項。

		31-12-2020	30-6-2020
Capital adequacy ratio	資本充足比率	15.27%	14.13%

The consolidated capital adequacy ratio of the Group is calculated in accordance with the Group's advance accreditation under Basel III and is in line with the recommendation provided by Financial Supervisory Service (“FSS”) of Republic of Korea.

本集團的綜合資本充足比率數據，是依照集團以巴塞爾資本協定三制定的綜合進階評審的標準所計算，並符合大韓民國金融監督院的指引。

		31-12-2020	30-6-2020
KRW'm			
Shareholders' fund	股東資金總額	42,503,676	39,567,768

OTHER FINANCIAL INFORMATION 其他財務資料

		31-12-2020	30-6-2020
KRW'm			
Total assets	資產總額	610,728,437	569,476,639
Total liabilities	負債總額	567,366,978	529,169,496
Total loans and advances	貸款及放款總計	377,166,984	367,862,483
Total customer deposits	客戶存款總計	338,580,220	327,743,474
		Year ended	Year ended
		年度	年度
		31-12-2020	31-12-2019
KRW'm			
Pre-tax profit	除稅前利潤	4,761,632	4,533,986

COMPLIANCE WITH THE BANKING (DISCLOSURE) RULES 符合《銀行業(披露)規則》

The unaudited financial disclosure statement for the year ended 31 December 2020 complies with applicable disclosure provision of the Banking (Disclosure) Rules and is not false or misleading in any material respect.

截至二零二零年十二月三十一日止未經審計的年度之財務資料披露報告已符合《銀行業(披露)規則》之適用披露要求，並在任何要項上均非虛假或具誤導性。



Moon In Sung
Chief Executive
Kookmin Bank, Hong Kong Branch
23 April 2021