



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

FINANCIAL DISCLOSURE STATEMENT
For the year ended 31 December 2023

財務資料披露報告
截至二零二三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 2023 (“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)編制此截至二零二三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	Year ended 年度
		31-12-2023	31-12-2022
HK\$ '000			
Interest income	利息收入	2,445,317	1,196,033
Interest expense	利息開支	2,142,383	858,364
Net interest income	淨利息收入	302,934	337,669
Fees and commission income	收費及佣金收入	105,998	87,364
Fees and commission expense	收費及佣金開支	(2,758)	(2,694)
Net fees and commission income	淨收費及佣金收入	103,240	84,670
Others	其他	30,604	46,122
Other operating income	其他經營收入	436,778	468,461
Staff expenses	職員支出	(29,958)	(32,414)
Rental expenses	租金支出	(6,277)	(6,961)
Other expenses	其他支出	(22,096)	(26,326)
Operating expenses	經營支出	(58,331)	(65,701)
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	(13,051)	(21,595)
Profit before taxation	除稅前利潤	365,396	424,355
Tax expense	稅項開支	(105,333)	(55,328)
Profit after taxation	除稅後利潤	260,063	369,067

BALANCE SHEET 資產負債表

HK\$ '000		31-12-2023	30-6-2023
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)	769,137	1,249,224
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)	7,932,935	8,531,010
Amount due from overseas offices	存放於海外辦事處的數額	143	24,436
Trade bills	貿易票據	4,024,096	5,222,522
Certificates of deposit held	持有的存款證	-	-
Investment securities	投資證券	3,451,771	2,181,553
Loans & receivables	貸款及應收款項		
-Loans & advances to customers	-對客戶的貸款及放款	17,939,551	20,167,330
-Loans & advances to banks	-對銀行的貸款及放款	4,548,620	2,669,178
General provisions for impaired loans & receivables	已虧損之貸款及應收帳項集體準備金撥備	(67,224)	(83,076)
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	-	-
Property, plant and equipment	物業、工業裝置及設備	601	776
Other assets	其他資產	750,902	713,070
Total assets	資產總額	39,350,532	40,676,023
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)	25,932,106	30,030,527
Deposits from customers	客戶存款		
-Savings deposits	-儲蓄存款	397,285	272,611
-Time deposits	-定期存款	1,249,170	1,060,541
Amount due to overseas offices	結欠海外辦事處的數額	4,344,011	4,838,298
Negotiable certificates of deposit	可轉讓存款證	6,408,874	3,643,973
Other liabilities	其他負債	1,019,086	830,073
Total liabilities	負債總額	39,350,532	40,676,023

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

		31-12-2023	30-6-2023
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 逾期及經重組資產

Overdue Assets	逾期資產	31-12-2023		30-6-2023	
		Advance to customers	Specific provision	Advance to customers	Specific provision
HK\$'000		客戶貸款	特定準備金	客戶貸款	特定準備金
Overdue between 1 month to 3 months	超逾 1 個月但不超逾 3 個月				
-Hong Kong	-香港	-	-	-	-
Overdue between 6 months to 1 year	超逾 6 個月但不超逾 1 年				
-Hong Kong	-香港	-	-	-	-
Overdue more than 1 year	超逾 1 年				
-Hong Kong	-香港	-	-	-	-
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	-	-	-	-
Value of collateral	抵押品的價值	-	-	-	-

OVERDUE AND RESCHEDULED ASSETS 逾期及經重組資產 (Continued)

Rescheduled Assets	過期資產	31-12-2023		30-6-2023	
		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					
Rescheduled amount to customers	對客戶經重組資產	-	-	-	-
Rescheduled amount to banks	對銀行經重組資產	-	-	-	-
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	-	-	-	-
Value of collateral	抵押品的價值	-	-	-	-

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		31-12-2023	30-6-2023
Direct credit substitutes	直接信貸替代項目	676,124	321,981
Transaction-related contingencies	交易有關或有項目	-	-
Trade-related contingencies	貿易關聯或有項目	7,403	605,570
Other commitments	其他承諾	3,833,409	2,722,525

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。

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		31-12-2023	30-6-2023
<u>Interest rate derivative contracts</u>	<u>利率衍生工具合約</u>		
Contractual amounts	合約總額	117,235	155,163
Fair value assets	公平資產價值	7,984	11,690
Fair vales liabilities	公平負債價值	-	-

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。

		31-12-2023				
HK\$ 'm		USD 美元	EUR 歐元	AUD 澳元	OTH 其他	TOTAL 總額
Spot assets	現貨資產	34,134	787	2,379	1,834	39,134
Spot liabilities	現貨負債	34,096	777	2,345	1,796	39,014
Forward purchases	遠期買入	1	-	-	-	1
Forward sales	遠期賣出	1	-	-	-	1
Net option position	期權盤淨額	-	-	-	-	-
Net long / (short) position	長 (短) 盤淨額	38	10	34	38	120

		30-06-2023				
HK\$ 'm		USD 美元	EUR 歐元	AUD 澳元	OTH 其他	TOTAL 總額
Spot assets	現貨資產	35,562	732	1,986	1,964	40,244
Spot liabilities	現貨負債	35,229	731	2,382	1,872	40,214
Forward purchases	遠期買入	1	-	-	-	1
Forward sales	遠期賣出	1	-	-	-	1
Net option position	期權盤淨額	-	-	-	-	-
Net long / (short) position	長 (短) 盤淨額	333	1	(396)	92	30

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：

		31-12-2023					
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	Total 總額
Offshore centre	離岸中心						
of which Hong Kong	香港	4,847	-	-	558	-	5,405
Developing Asia- Pacific	亞太區發展 中國家						
of which China	中國	391	-	135	295	-	821
of which Indonesia	印尼	1,530	-	-	-	-	1,530
of which South Korea	南韓	5,327	-	293	10,749	-	16,369
Total	總額	12,095	-	428	11,602	-	24,125

		30-6-2023					
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	Total 總額
Offshore centre	離岸中心						
of which Hong Kong	香港	2,138	-	-	900	-	3,038
Developing Asia- Pacific	亞太區發展 中國家						
of which China	中國	-	-	135	270	-	405
of which Indonesia	印尼	1,592	-	-	-	-	1,592
of which South Korea	南韓	7,731	-	387	10,276	-	18,394
Total	總額	11,461	-	522	11,446	-	23,429

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:

		31-12-2023		30-6-2023	
		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 百分比	客戶貸款	抵押品值佔 貸款額比率 百分比
		HK\$ '000	%	HK\$ '000	%
Loans for use in Hong Kong	在香港使用之貸款				
Financial concerns	金融業務	222,513	100.00	295,228	100.00
Wholesale and retail trade	批發及零售貿易	219,621	100.00	208,451	100.00
Manufacturing	製造業	78,157	100.00	39,183	100.00
Transport and transport equipment	運輸及運輸設備	-	-	-	-
Information technology	資訊科技	105,065	100.00	105,065	100.00
Trade finance	貿易融資	-	-	-	-
Loans for use outside Hong Kong	在香港以外使用之貸款	17,314,195	76.72	19,519,403	78.52
Total	總額	17,939,551		20,167,330	

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:

		31-12-2023		30-6-2023	
		Loans and advance to customers	Impaired loans and advances	Loans advance to customers	Impaired loans and advances
		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
		HK\$ '000		HK\$ '000	
South Korea	南韓	8,945,861	-	9,385,705	-
Singapore	新加坡	2,127,423	-	2,074,624	-
Cambodia	柬埔寨	3,026,196	-	2,977,277	-
Australia	澳洲	2,670,584	-	2,026,683	-
Total	總額	16,770,064	-	16,464,289	-

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。

		31-12-2023			
		資產負債表內 風險承:	資產負債表外 的風險承擔	總風險承擔	
HK\$ '000	Type of Counterparties	客戶類別	On-balance sheet exposure	Off-balance sheet exposure	Total exposures
	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	216,466	-	216,466
	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	122,355	-	122,355
	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	368,302	-	368,302
	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	354,900	-	354,900
	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	1,689,648	-	1,689,648
	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	-	-	-
Total	Total	總額	2,751,671	-	2,751,671
	Total assets after provision	扣除準備金撥備後之資產總額	39,350,532		
	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	6.99%		

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

		30-6-2023		
		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		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，以及其子公司及合資企業	230,211	-	230,211
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	120,431	-	120,431
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	408,515	-	408,515
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	368,444	-	368,444
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	1,694,091	-	1,694,091
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	-	-	-
Total	總額	2,821,692	-	2,821,692
Total assets after provision	扣除準備金撥備後之資產總額	40,676,023		
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	6.94%		

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。

LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露

Average Liquidity Maintenance Ratio	平均流動性維持比率	31-12-2023	31-12-2022
		69.19%	89.34%

The average liquidity maintenance ratio for 31 December 2023 is the simple average of the three months' average liquidity maintenance ratio for the respective period from 1 October 2023 to 31 December 2023.

本行在二零二三年十二月三十一日之平均流動性維持比率是本行在二零二三年十月一日至二零二三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 2022 is the simple average of three months' average liquidity maintenance ratio for the respective period from 1 October 2022 to 31 December 2022.

本行在二零二二年十二月三十一日之平均流動性維持比率是本行在二零二二年十月一日至二零二二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 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.

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。

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.

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。

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

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.

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。

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.

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。

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.

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。

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.

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	31-12-2023									
	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	Over 5 year 5 年以上
Deposits from customers 客戶存款	397,285	436,348	379,523	431,316	6,497	-	-	-	-	-
Deposits and balances from banks 尚欠銀行存款及結餘	165,911	-	3,411,733	5,970,009	10,085,571	9,482,964	507,413	-	507,404	507,148
Others liabilities 其他負債	-	-	1,563,140	3,009,045	1,406,826	429,863	-	-	-	-
Off balance-sheet commitments 資產負債表外風險承擔	3,078,981	-	-	-	-	-	-	-	-	-
Total	3,642,177	436,348	5,354,396	9,410,370	11,498,894	9,912,827	507,413	-	507,404	507,148
Assets 資產	31-12-2023									
Placements with banks 存放於銀行之存款	739,729	6,491,908	997,197	1,315,909	89,622	759,989	1,134,710	100,510	82,199	1,522,56
Investment securities 投資證券	3,475,428	-	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held 承兌及匯票	-	167,595	757,917	2,300,278	841,382	5,988	-	-	-	-
Loans and advances to customers 對客戶的貸款及放款	25,144	138,046	527,559	2,785,888	3,550,721	2,725,028	1,877,889	1,354,751	3,908,089	1,193,34
Total	4,240,301	6,797,549	2,282,673	6,402,075	4,481,725	3,491,005	3,012,599	1,455,261	3,990,288	2,715,90
Contractual Maturity Mismatch 合約到期日的錯配情況	598,124	6,361,201	(3,071,723)	(3,008,295)	(7,017,169)	(6,421,822)	2,505,186	1,455,261	3,482,884	2,208,75
Cumulative Contractual Maturity Mismatch 累積合約到期日的錯配情況	598,124	6,959,325	3,887,602	879,307	(6,137,862)	(12,559,684)	(10,054,498)	(8,599,237)	(5,116,353)	(2,907,59

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

Liquidity Gap 流動資金差距

Liabilities 負債 HK\$ '000	31-12-2022								
	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	282,913	427,077	475,010	965	-	-	-	-	-
Deposits and balances from banks 尚欠銀行存款 及結餘	180,486	201,912	3,067,065	7,225,711	12,132,247	8,841,084	497,995	497,995	497,995
Others liabilities 其他負債	-	-	2,509	917,738	2,197,791	1,013,688	-	-	-
Off balance-sheet commitments 資產負債表外 風險承擔	2,514,886	-	-	-	-	-	-	-	-
Total	2,978,285	628,989	3,544,584	8,144,414	14,330,038	9,854,772	497,995	497,995	497,995
Assets 資產 HK\$ '000	31-12-2022								
Placements with banks 存放於銀行 之存款	2,647,705	936,453	1,794,092	710,973	109,501	311,904	779,760	-	-
Investment securities 投資證券	2,421,422	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held 承兌及匯票	79,795	22,283	990,209	2,170,368	1,399,290	73,268	-	-	-
Loans and advances to customers 對客戶的貸 款及放款	67,103	15,550	734,534	2,627,388	3,153,958	2,294,307	6,108,774	2,611,163	3,370,734
Total	5,216,025	974,286	3,518,835	5,508,729	4,662,749	2,679,479	6,888,534	2,611,163	3,370,734
Contractual Maturity Mismatch 合約到期日的 錯配情況	2,237,740	345,297	(25,749)	(2,635,685)	(9,667,289)	(7,175,293)	6,309,539	2,611,163	2,872,739
Cumulative Contractual Maturity Mismatch 累積合約到期 日的錯配情 況	2,237,740	2,583,037	2,557,288	(78,397)	(9,745,686)	(16,920,979)	(10,611,440)	(8,000,277)	(5,126,538)

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

Sources of funding 資金來源

		31-12-2023		31-12-2022	
		HK\$'000	%	HK\$'000	%
Deposits and balances to bank	尚欠銀行存款及結餘	30,276,117	76.94	32,888,057	84.15
Negotiable certificates of deposit	可轉讓存款證	6,408,874	16.29	4,129,044	10.56

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 2023 and 30 June 2023 respectively.

以下資料乃根據本集團於二零二三年十二月三十一日止及二零二三年六月三十日止綜合業務報告公佈的最新整體綜合賬項。

		31-12-2023	30-6-2023
Capital adequacy ratio	資本充足比率	16.71%	16.95%

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。

		31-12-2023	30-6-2023
KRW'm			
Shareholders' fund	股東資金總額	58,873,310	57,704,752

OTHER FINANCIAL INFORMATION 其他財務資料

		31-12-2023	30-6-2023
KRW'm			
Total assets	資產總額	715,738,152	706,347,395
Total liabilities	負債總額	656,864,842	648,642,643
Total loans and advances	貸款及放款總計	444,805,287	434,953,555
Total customer deposits	客戶存款總計	406,512,434	396,081,606
		Year ended	Year ended
		年度	年度
		31-12-2023	31-12-2022
KRW'm			
Pre-tax profit	除稅前利潤	6,170,449	5,820,792

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 2023 complies with applicable disclosure provision of the Banking (Disclosure) Rules and is not false or misleading in any material respect.

截至二零二三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
17 April 2024