KB Kookmin Bank

KOOKMIN BANK HONG KONG BRANCH

(Incorporated in Republic of Korea with limited liability)

FINANCIAL DISCLOSURE STATEMENT

For the half year ended 30 June 2026

財務資料披露報告

截至二零二六年六月三十日止半年度

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.

Kookmin Bank 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。

The Branch prepares this financial disclosure statement for the half year ended 30 June 2026 ("the statement") in accordance with the Banking (Disclosure) Rules (Cap. 155M).

本行根據《銀行業披露規則》(第 155M 章)编制此截至二零二六年六月三十日半年度財務資料披露。

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

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

HK$ '000		Half-year ended 半年度 30-6-2026	Half-year ended 半年度 30-6-2025
Interest income	利息收入	673,759	920,913
Interest expense	利息開支	(562,725)	(769,249)
Net interest income	**淨利息收入**	**111,034**	**151,664**
Fees and commission income	收費及佣金收入	52,186	44,769
Fees and commission expense	收費及佣金開支	(1,486)	(1,299)
Net fees and commission income	淨收費及佣金收入	50,700	43,470
Others	其他	42,244	10,857
Other operating income	**其他經營收入**	**92,944**	**54,327**
Staff expenses	職員支出	(18,434)	(15,617)
Rental expenses	租金支出	(2,895)	(2,887)
Other expenses	其他支出	(10,663)	(8,964)
Operating expenses	**經營支出**	**(31,992)**	**(27,468)**
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	(1,255)	(6,529)
Profit before taxation	除稅前利潤	170,731	171,994
Tax expense	稅項開支	(12,657)	(18,753)
Profit after taxation	**除稅後利潤**	**158,074**	**153,241**

BALANCE SHEET 資產負債表

HK$ '000		30-6-2026	31-12-2025
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)	921,187	1,555,891
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）	5,484,887	5,600,694
Amount due from overseas offices	存放於海外辦事處的數額	-	-
Trade bills	貿易票據	4,221,702	3,122,618
Certificates of deposit held	持有的存款證	-	-
Investment securities	投資證劵	4,014,170	2,814,754
Loans & receivables	貸款及應收款項		
-Loans & advances to customers	-對客戶的貸款及放款	15,077,046	12,996,053
-Loans & advances to banks	-對銀行的貸款及放款	847,033	992,358
General provisions for impaired loans & receivables	已虧損之貸款及應收帳項集體準備金撥備	(60,420)	(58,717)
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	2,183	1,986
Other assets	其他資產	989,515	868,695
Total assets	**資產總額**	**31,497,303**	**27,894,332**
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)	17,084,631	17,453,331
Deposits from customers	客戶存款		
-Savings deposits	-儲蓄存款	142,075	61,756
-Time deposits	-定期存款	450,636	620,720
Amount due to overseas offices	結欠海外辦事處的數額	7,553,343	4,629,291
Negotiable certificates of deposit	可轉讓存款證	5,561,355	4,306,631
Other liabilities	其他負債	705,263	822,603
Total liabilities	**負債總額**	**31,497,303**	**27,894,332**

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

HK$ '000		30-6-2026	31-12-2025
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 過期及經重組資產

		30-6-2026		31-12-2025	
Overdue Assets	過期資產	Advance to customers 客戶貸款	Specific provision 特定準備金	Advance to customers 客戶貸款	Specific provision 特定準備金
HK$'000					
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 過期及經重組資產 (Continued)

Rescheduled Assets	過期資產	30-6-2026		31-12-2025	
		Advance to customers 客戶貸款	Specific provision 特定準備金	Advance to customers 客戶貸款	Specific provision 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 rescheduled loan to customers to total advances to customers	對客戶經重組資產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		30-6-2026	31-12-2025
Direct credit substitutes	直接信貸替代項目	1,438,332	1,404,892
Transaction-related contingencies	交易有關或有項目	-	-
Trade-related contingencies	貿易關聯或有項目	21,254	3,736
Other commitments	其他承諾	4,732,359	4,620,546

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		30-6-2026	31-12-2025
Interest rate derivative contracts	利率衍生工具合約		
Contractual amounts	合約總額	3,631,263	3,237,811
Fair value assets	公平資產價值	72,854	31,460
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。

		30-6-2026				
HK$ 'm		USD 美元	EUR 歐元	AUD 澳元	IDR 印尼盾	TOTAL 總額
Spot assets	現貨資產	27,362	1,140	2,268	12	30,782
Spot liabilities	現貨負債	27,452	1,128	2,248	1	30,829
Forward purchases	遠期買入	15	-	-	-	15
Forward sales	遠期賣出	84	-	-	-	84
Net option position	期權盤淨額	-	-	-	-	-
Net long / (short) position	**長（短）盤淨額**	**(159)**	**12**	**20**	**11**	**(116)**

		31-12-2025				
HK$ 'm		USD 美元	EUR 歐元	AUD 澳元	IDR 印尼盾	TOTAL 總額
Spot assets	現貨資產	23,264	2,020	2,146	12	27,442
Spot liabilities	現貨負債	23,309	1,982	2,106	(16)	27,381
Forward purchases	遠期買入	16	-	-	-	16
Forward sales	遠期賣出	43	-	-	-	43
Net option position	期權盤淨額	-	-	-	-	-
Net long / (short) position	**長（短）盤淨額**	**(72)**	**38**	**40**	**28**	**34**

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：

		30-6-2026					
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	1,002	-	159	2,025	-	3,186
Developed country	**已發展國家**						
of which Australia	澳洲	198	-	1,151	2,328	-	3,677
Developing Asia-Pacific	**亞太區發展中國家**						
of which China	中國	-	-	-	118	-	118
of which Indonesia	印尼	12	-	-	-	-	12
of which South Korea	南韓	6,622	-	74	6,196	-	12,892
Total	**總額**	**7,834**	**-**	**1,384**	**10,667**	**-**	**19,885**

		31-12-2025					
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	2,405	-	156	793	-	3,354
Developed country	**已發展國家**						
of which Australia	澳洲	165	-	1,140	2,437	-	3,742
Developing Asia-Pacific	**亞太區發展中國家**						
of which China	中國	-	-	-	218	-	218
of which Indonesia	印尼	12	-	-	-	-	12
of which South Korea	南韓	5,893	-	-	5,375	-	11,268
Total	**總額**	**8,475**	**-**	**1,296**	**8,823**		**18,594**

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：

		30-6-2026		31-12-2025	
		Advance to customers 客戶貸款 HK$ '000	% covered by collateral 抵押品值佔貸款額比率百分比 %	Advance to customers 客戶貸款 HK$ '000	% covered by collateral 抵押品值佔貸款額比率百分比 %
Loans for use in Hong Kong	**在香港使用之貸款**				
Financial concerns	金融業務	1,134,444	95.37	207,656	86.21
Wholesale and retail trade	批發及零售貿易	178,755	100.00	174,554	1.46
Manufacturing	製造業	117,644	100.00	116,748	100.00
Recreational activities	康樂活動	31,372	100.00	38,916	100.00
Information technology	資訊科技	-	-	105,065	100.00
Trade finance	**貿易融資**	6,325	100.00	13,383	-
Loans for use outside Hong Kong	**在香港以外使用之貸款**	13,608,506	87.00	12,339,731	90.02
Total	**總額**	**15,077,046**		**12,996,053**	

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：

		30-6-2026		31-12-2025	
		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	4,491,833	-	3,802,317	-
Australia	澳洲	3,478,986	-	3,576,497	-
Cambodia	柬埔寨	851,342	-	1,038,065	-
Singapore	新加坡	515,912	-	773,131	-
United States	美國	2,427,354		1,022,030	
Total	**總額**	**11,765,427**	**-**	**10,212,040**	**-**

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。

		30-6-2026		
		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	-	-	-
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	260,659	-	260,659
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	205,038	-	205,038
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	-	-	-
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**	**465,697**	**-**	**465,697**
Total assets after provision	扣除準備金撥備後之資產總額	31,497,303		
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	1.48%		

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

		31-12-2025		
		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 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，以及其子公司及合資企業	100,706	-	100,706
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	-	-	-
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	318,486	-	318,486
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	184,318	-	184,318
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**	**603,510**	**-**	**603,510**
Total assets after provision	扣除準備金撥備後之資產總額	27,894,332		
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	2.16%		

LIQUIDITY INFORMATION DISCLOSURES 流動性資料披露

		30-6-2026	30-6-2025
Average Liquidity Maintenance Ratio	平均流動性維持比率	51.27%	57.12%

The average liquidity maintenance ratio for 30 June 2026 and 30 June 2025 are the simple average of the three months' average liquidity maintenance ratio for the respective period from 1 April 2026 to 30 June 2026 and 1 April 2025 to 30 June 2025.

本行在二零二六年六月三十日及二零二五年六月三十日之平均流動性維持比率是本行在二零二六年四月一日至二零二六年六月三十日及二零二五年四月一日至二零二五年六月三十日該三個月內之每月平均流動性維持比率之平均數。

The calculation of the average liquidity maintenance ratios in accordance with the guidelines of Hong Kong Monetary Authority and Banking (Liquidity) Rules.

其計算符合香港金融管理局訂定之綜合基準，《銀行業(流動性)規則》。

Liquidity Risk Management
The liquidity maintenance ratio is prepared by Treasury Department on a daily basis and a daily report is submitted to the branch management for monitoring purpose. Treasury Department also needs to submit monthly report to Head Office Assets-Liability Committee (ALCO) for Head Office's monitoring purpose.

流動性風險管理
流動性維持比率是通過財資部每天提交報告予分行管理層作監督。財資部每月需要向總行資產負責管理委員會(ALCO)。

Governance
ALCO is responsible for the management of assets, liabilities, commitments and contingent liabilities of the overseas branches. Its function is to ensure the management of risk and liquidity profile of each overseas branch which are carried on within the approved limited and policies.

管治
ALCO 是負責對資產、負債、承諾或負債管理。其功能是確保本分行的風險和流動性管理是在批准的範圍和政策範圍內進行。總行風險管理部則負責對各間海外分行就名種危機情況進行流動性壓力測試。提交報告予總行作監督。

Funding and liquidity Cushion
Treasury Department is responsible for managing the funding of the branch which include interbank market funding and placement, customer deposits, etc. and Head Office support when necessary. The Branch is maintained the liquidity cushion by holding high quality marketable securities guaranteed by Korean Commercial Banks and Head Office's injection if necessary.

融資及流動性緩衝
財資部負責資金管理，其中包括銀行市場的資金安排，客戶存款及總行在必要時作出的支援。本分行通過持有南韓商業銀行擔保的高質有價證券及總行作出的支援，保持流動性的緩衝。

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 30 June 2026 and 31 December 2025 respectively.

以下資料乃根據本集團於二零二六年六月三十日止及二零二五年十二月三十一日止綜合業務報告公佈的最新整體綜合賬項。

		30-6-2026	31-12-2025
Capital adequacy ratio	資本充足比率	16.71%	17.25%

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。

KRW 'm		30-6-2026	31-12-2025
Shareholders' fund	股東資金總額	62,701,822	60,839,801

OTHER FINANCIAL INFORMATION 其他財務資料

KRW 'm		30-6-2026	31-12-2025
Total assets	資產總額	866,889,345	797,923,033
Total liabilities	負債總額	804,187,523	737,083,232
Total loans and advances	貸款及放款總計	505,398,998	491,978,044
Total customer deposits	客戶存款總計	486,343,527	462,397,026

KRW 'm		Half-year ended 半年度 30-6-2026	Half-year ended 半年度 30-6-2025
Pre-tax profit	除稅前利潤	5,363,898	4,649,747

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

The unaudited financial disclosure statement for the half year ended 30 June 2026 complies with applicable disclosure provision of the Banking (Disclosure) Rules and is not false or misleading in any material respect.

截至二零二六年六月三十日止未經審計的半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，並在任何要項止均非虛假或具誤導性。

Woo Se Hyun
Chief Executive
Kookmin Bank, Hong Kong Branch
10 SEP 2026