



KASIKORNBANK PUBLIC COMPANY LIMITED

Hong Kong Branch

Key Financial Information Disclosure Statement

For the year ended 31 December 2021

開泰銀行（大眾）有限公司

香港分行

主要財務資料披露報表

截至二零二一年十二月三十一日止年度



Kasikornbank Public Company Limited, Hong Kong Branch
開泰銀行（大眾）有限公司香港分行

Key Financial Information Disclosure Statement for the Year Ended 31 December 2021

This disclosure of the financial information as at 31 December 2021 of Kasikornbank Public Company Limited, Hong Kong Branch and the Bank as a whole is pursuant to the Banking (Disclosure) Rules ("the Rules").

General Information

Kasikornbank Public Company Limited is a company incorporated in Thailand with limited liability. Kasikornbank Public Company Limited, Hong Kong Branch ("the Branch") was granted by HKMA with a restricted banking licence. The Branch provides banking and financial related services.

Chief Executive's Declaration of Compliance

We enclose herewith the Key Financial Information Disclosure Statement for the financial year ended 31 December 2021, that are prepared under the Rules made pursuant to Sections 60A of the Banking Ordinance, and to the best of my knowledge and belief, is not false or misleading in any material respect.

截至二零二一年十二月三十一日的主要財務資料披露報表

本報告是根據《銀行業（披露）規則》披露開泰銀行（大眾）有限公司香港分行及銀行整體在二零二一年十二月三十一日的財務資料。

一般資料

開泰銀行（大眾）有限公司乃一間在泰國成立的有限公司。開泰銀行（大眾）有限公司香港分行（“本行”）獲金管局發出有限制持牌銀行牌照。本行提供銀行及金融相關服務。

行政總裁遵從披露指引的聲明

本行現附上截至二零二一年十二月三十一日止年度的主要財務資料披露報表。本聲明的內容是根據《銀行業條例》第60A條所訂立的《銀行業（披露）規則》編制，並且就本人所知及相信，乃真確無誤，亦不具誤導成分。

Mr. Niasinn Lamsam

伍耐新先生

Chief Executive and General Manager

行政總裁及總經理

Hong Kong Branch

香港分行

29-April-2022

二零二二年四月二十九日



Kasikornbank Public Company Limited, Hong Kong Branch
開泰銀行（大眾）有限公司香港分行

Disclosure Statement Available to The Public
披露報表可供公眾索閱

Copies of the Disclosure Statement may be obtained from the reception of Kasikornbank Public Company Limited, Hong Kong Branch at Room 3316 & 3318, 33 Floor, China Merchants Tower, Shun Tak Centre, No. 168 - 200 Connaught Road, Central, Hong Kong.

To comply with the Rules, the Disclosure Statement can be found in the Oversea Performance section of the website www.kasikornbank.com/en/

A copy of the Disclosure Statement has been lodged with the HKMA's Public Registry for public inspection.

如欲索取本披露報表的副本，可於開泰銀行（大眾）有限公司香港分行的接待處查詢，地址：上環干諾道中 168 - 200 號信德中心招商局大廈 33 樓 3316 及 3318 室。

為符合《銀行業（披露）規則》，本披露報表可於此網站www.kasikornbank.com/en/內「海外業績」項下瀏覽。

本披露報表的副本已存放於金管局的銀行查冊組，供公眾查閱。



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Section A - Branch Information (Hong Kong office only)
甲部 - 香港分行資料

	For the year ended 31 December 2021 截至2021年12月31日止 十二個月 HK\$' 000 千港元	For the year ended 31 December 2020 截至2020年12月31日止 十二個月 HK\$' 000 千港元
1. Profit and Loss		
1. 收益表		
Income 收益		
Interest income 利息收入	724,270	573,702
Interest expenses 利息支出	(494,409)	(501,959)
Net interest income 淨利息收入	229,861	71,743
Fees and commission income 服務費及佣金收入	38,207	27,361
Net fees and commission income 淨服務費及佣金收入	38,207	27,361
Gains less losses arising from trading in foreign currencies 外匯買賣收益減虧損	3,787	3,965
Gains less losses arising from non-trading activities in foreign currencies 非外匯買賣收益減虧損	(593)	279
Other income 其他收入	121	158
Operating income 營業收入	271,383	103,506
Expenses 支出		
Staff and rental expenses 職員薪酬及租金支出	(16,264)	(15,930)
Other expenses 其他支出	(10,578)	(3,880)
Net (charge) for debt provision 債務準備金（支出）淨額	(2,749)	(526)
Total expenses and other charges 總支出及其他費用	(29,591)	(20,336)
Profit before taxation 稅前盈利	241,792	83,170
Tax expense 稅項支出	(1,815)	(12,957)
Profit after taxation 稅後盈利	239,977	70,213



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	31 December 2021 2021年12月31日 HK\$' 000 千港元	30 June 2021 2021年06月30日 HK\$' 000 千港元
2. Balance sheet		
2. 資產負債表		
ASSETS 資產		
Cash and balances with banks (except those included in amount due from overseas offices of the institution) 現金及銀行餘款（不包括存放於海外辦事處的金額）	48,648	22,325
Amount due from overseas offices of the institution 存放於海外辦事處的金額	20,753,058	18,097,490
Loans and advances and receivables 客戶貸款及應收款	1,483,691	1,153,825
Collectively assessed impairment allowances 整體減值撥備	(14,811)	(11,519)
Tangible fixed assets 有形固定資產	1,985	2,453
Other assets 其他資產	218,873	176,808
Total assets 總資產	22,491,444	19,441,382
LIABILITIES 負債		
Deposits from customers 客戶存款		
- time, call and notice deposits - 定期、短期通知及通知存款	10,174	10,121
Amount due to overseas offices of the institution 海外辦事處結欠金額	1,532,142	1,190,440
Issued debt securities 已發行債務證券	16,091,987	13,310,124
Other liabilities 其他負債	370,804	482,725
Total liabilities 總負債	18,005,107	14,993,410
EQUITY 股東權益		
Other equity instruments 其他股權工具	3,681,134	3,768,496
Retained earnings 保留溢利	805,203	679,476
Total equity 股東權益總額	4,486,337	4,447,972
Total equity and liabilities 股東權益及負債總額	22,491,444	19,441,382



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3. Additional balance sheet information

3. 附加資產負債表資料

3.1 Loans and advances to customers

3.1 客戶貸款

(a) Impaired loans and advances to customers

(a) 個別評估已減值客戶貸款

	31 December 2021			
	2021年12月31日			
	Gross Advance 各類貸款 HK\$' 000 千港元	Individually assessed impairment allowances 個別減值撥備 HK\$' 000 千港元	Collectively assessed impairment allowances 整體減值撥備 HK\$' 000 千港元	Net advances to customers 已減值貸款 HK\$' 000 千港元
Advances to Customers 客戶貸款	1,481,096	-	(14,811)	1,466,285
Advances to Banks 對銀行貸款	-	-	-	-
Accrued Interest 應計利息	2,595	-	-	2,595
Other Accounts 其他帳目	-	-	-	-
Total 總計	1,483,691	-	(14,811)	1,468,880
	30 June 2021			
	2021年06月30日			
	Gross Advance 各類貸款 HK\$' 000 千港元	Individually assessed impairment allowances 個別減值撥備 HK\$' 000 千港元	Collectively assessed impairment allowances 整體減值撥備 HK\$' 000 千港元	Net advances to customers 已減值貸款 HK\$' 000 千港元
Advances to Customers 客戶貸款	1,151,888	-	(11,519)	1,140,369
Advances to Banks 對銀行貸款	-	-	-	-
Accrued Interest 應計利息	1,937	-	-	1,937
Other Accounts 其他帳目	-	-	-	-
Total 總計	1,153,825	-	(11,519)	1,142,306

There was no repossessed asset of the Branch as at 31 December 2021 and 30 June 2021.

As there is no impaired or overdue loans and advances to customers, Banks or Financial Institutions in Hong Kong Branch, therefore, no individually assessed impairment allowance was made at the Branch level as at 31 December 2021 and 30 June 2021.

於二零二一年十二月三十一日及二零二一年六月三十日，本行並無已收回資產。

本行於二零二一年十二月三十一日年度止及二零二一年六月三十日半年度止均沒有對客戶，銀行或其他金融機構減值或過期貸款，故本行均沒有提撥個別減值撥備。

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3. Additional balance sheet information (Cont'd)
 3. 附加資產負債表資料（續）

3.1 Loans and advances to customers

3.1 客戶貸款

(b) Analysis of advances to customers by industry sector based on categories and definitions used by the HKMA.

(b) 根據金管局所用類別及定義按行業分析客戶貸款。

	31 December 2021 2021年12月31日		30 June 2021 2021年06月30日	
	Gross Loans and Advances 貸款總額 HK\$' 000 千港元	Amount of covered by collateral 受抵押品覆 蓋的金額 HK\$' 000 千港元	Gross Loans and Advances 貸款總額 HK\$' 000 千港元	Amount of covered by collateral 受抵押品覆 蓋的金額 HK\$' 000 千港元
Loans and advances for use in Hong Kong 在香港使用之客戶貸款總額				
- Manufacturing - 製造業	116,891	116,891	-	-
Total loans and advances for use in Hong Kong 在香港使用之貸款總額	116,891	116,891	-	-
Total loans and advances for use outside Hong Kong 在香港以外使用之貸款總額	1,364,205	1,168,662	1,151,888	1,151,888
Gross advances to customers 貸款總額	1,481,096	1,285,553	1,151,888	1,151,888

(c) Analysis of advances to customers by geographical areas according to the location of counterparties, after recognized risk transfer.

(c) 根據交易對手所在地按地區分析客戶貸款（已計及認可風險轉移）。

	31 December 2021 2021年12月31日 HK\$' 000 千港元	Percentage of total advances to customers 佔客戶貸款 總額的百分比	30 June 2021 2021年06月30日 HK\$' 000 千港元	Percentage of total advances to customers 佔客戶貸款 總額的百分比
Hong Kong 香港	86,252	5.8%	86,982	7.6%
China 中國	312,434	21.1%	-	-
Thailand 泰國	1,082,410	73.1%	1,064,906	92.4%
Total 總計	1,481,096	100.0%	1,151,888	100.0%



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3. Additional balance sheet information (Cont'd)
 3. 附加資產負債表資料（續）

3.1 Loans and advances to customers
 3.1 客戶貸款
 (d) Overdue and Rescheduled Assets
 (d) 逾期及重組資產

At 31 December 2021
 於2021年12月31日

	To customers 對客戶 HK\$' 000 千港元	To Banks 對銀行 HK\$' 000 千港元
Rescheduled Loans and Advances 重組貸款	-	-
As % of total 佔總額的百分比	0%	0%
Overdue Advances 逾期貸款		
More than 3 months but not more than 6 months 超過3個月但不超過6個月	-	-
As % of total 佔總額的百分比	0%	0%
More than 6 months but not more than one year 超過6個月但不超過1年	-	-
As % of total 佔總額的百分比	0%	0%
More than one year 超過1年	-	-
As % of total 佔總額的百分比	0%	0%

At 30 June 2021
 於2021年06月30日

	To customers 對客戶 HK\$' 000 千港元	To Banks 對銀行 HK\$' 000 千港元
Rescheduled Loans and Advances 重組貸款	-	-
As % of total 佔總額的百分比	0%	0%
Overdue Advances 逾期貸款		
More than 3 months but not more than 6 months 超過3個月但不超過6個月	-	-
As % of total 佔總額的百分比	0%	0%
More than 6 months but not more than one year 超過6個月但不超過1年	-	-
As % of total 佔總額的百分比	0%	0%
More than one year 超過1年	-	-
As % of total 佔總額的百分比	0%	0%



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3. Additional balance sheet information (Cont'd)
 3. 附加資產負債表資料（續）

3.2 International claims
 3.2 國際債權

The country risk exposures in the table below are prepared in accordance with the HKMA's 'Return of International Banking Statistics - (MA(BS)21)' guidelines. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of crossborder claims in all currencies and local claims in foreign currencies.

下表為債務國風險乃根據金管局「國際銀行業務統計資料申報表」（表格MA(BS)21）的指引而編製。國際債權指根據交易對手所在地劃分，已計及風險轉移的資產負債表內交易對手風險承擔，反映以各種貨幣計值的跨國債權加上以外幣計值的本土債權之總和。

Countries or geographical area constituting 10% or more of the aggregate amount of international claims after taking into consideration any transfers of risk are disclosed.

下表顯示佔國際債權總額不少於百分之十的個別國家或地區之債權（已計及認可風險轉移）。

At 31 December 2021
 於2021年12月31日

HK\$' million
 百萬港元

	Banks 銀行	Official Sector 政府部門	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 總計
Developing Asia and Pacific 亞太區發展中國家／地區	22,053	-	-	313	-	22,366
of which China 其中 中國	3	-	-	313	-	316
of which Thailand 其中 泰國	22,050	-	-	-	-	22,050



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3. Additional balance sheet information (Cont'd)
 3. 附加資產負債表資料（續）

3.2 International claims (Cont'd)
 3.2 國際債權（續）

The country risk exposures in the table below are prepared in accordance with the HKMA's 'Return of International Banking Statistics - (MA(BS)21)' guidelines. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of crossborder claims in all currencies and local claims in foreign currencies.

下表為債務國風險乃根據金管局「國際銀行業務統計資料申報表」（表格MA(BS)21）的指引而編製。國際債權指根據交易對手所在地劃分，已計及風險轉移的資產負債表內交易對手風險承擔，反映以各種貨幣計值的跨國債權加上以外幣計值的本土債權之總和。

Countries or geographical area constituting 10% or more of the aggregate amount of international claims after taking into consideration any transfers of risk are disclosed.

下表顯示佔國際債權總額不少於百分之十的個別國家或地區之債權（已計及認可風險轉移）。

At 30 June 2021
 於2021年06月30日

HK\$' million
 百萬港元

	Banks 銀行	Official Sector 政府部門	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 總計
Developing Asia and Pacific 亞太區發展中國家／地區	19,336	-	-	-	-	19,336
of which China 其中 中國	3	-	-	-	-	3
of which Thailand 其中 泰國	19,333	-	-	-	-	19,333

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3. Additional balance sheet information (Cont'd)
3. 附加資產負債表資料（續）

3.3 Non-bank Mainland Exposures
3.3 非銀行的中國內地風險承擔

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 Rules with reference to the HKMA's 'Return of Mainland Activities - (MA)(BS)20'.

中國內地業務的分析乃參照金管局「內地業務申報表」（表格MA(BS)20），按照金管局根據《銀行業（披露）規則》界定的非銀行交易對手類別和直接風險承擔類別劃分。

At 31 December 2021

於2021年12月31日

Types of Counterparties 交易對手類別

	On-balance sheet exposure 資產負債表內的風險 HK\$' 000 千港元	Off-balance sheet exposure 資產負債表以外的風險 HK\$' 000 千港元	Total 總計 HK\$' 000 千港元
1. Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") 中央政府、中央政府控股的機構及其附屬公司和合資公司	195,806	-	195,806
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府控股的機構及其附屬公司和合資公司	-	-	-
3. People's Republic of China ('PRC') nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 境內中國公民及在中國內地成立的其他機構及其附屬公司和合資公司	117,041	62,342	179,383
4. Other entities of central government not reported in item 1 above 不包括在上述分類第 1 項中的其他中央政府機構	-	-	-
5. Other entities of local governments not reported in item 2 above 不包括在上述分類第 2 項中的其他中央政府機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 境外中國公民及對中國境外成立的機構，而涉及的貸款乃於內地使用	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被申報機構視作為內地非銀行客戶之貸款	-	-	-
Total 總計	312,847	62,342	375,189
On-balance sheet exposures as percentages of total assets 資產負債表內風險承擔佔資產總值百分比	1.39%		

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3. Additional balance sheet information (Cont'd)
3. 附加資產負債表資料（續）

3.3 Non-bank Mainland Exposures (Cont'd)
3.3 非銀行的中國內地風險承擔（續）

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 Rules with reference to the HKMA's 'Return of Mainland Activities - (MA(BS)20)'.

中國內地業務的分析乃參照金管局「內地業務申報表」（表格MA(BS)20），按照金管局根據《銀行業（披露）規則》界定的非銀行交易對手類別和直接風險承擔類別劃分。

At 30 June 2021

於2021年06月30日

	On-balance sheet exposure 資產負債表內的風險 HK\$' 000 千港元	Off-balance sheet exposure 資產負債表以外的風險 HK\$' 000 千港元	Total 總計 HK\$' 000 千港元
Types of Counterparties 交易對手類別			
1. Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") 中央政府、中央政府控股的機構及其附屬公司和合資公司	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府控股的機構及其附屬公司和合資公司	-	-	-
3. People's Republic of China ('PRC') nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 境內中國公民及在中國內地成立的其他機構及其附屬公司和合資公司	-	-	-
4. Other entities of central government not reported in item 1 above 不包括在上述分類第 1 項中的其他中央政府機構	-	-	-
5. Other entities of local governments not reported in item 2 above 不包括在上述分類第 2 項中的其他中央政府機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 境外中國公民及對中國境外成立的機構，而涉及的貸款乃於內地使用	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被申報機構視作為內地非銀行客戶之貸款	-	-	-
Total 總計	-	-	-
On-balance sheet exposures as percentages of total assets 資產負債表內風險承擔佔資產總值百分比	-	-	-



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4. Off-balance sheet exposures

4. 資產負債表外風險承擔

(a) Contingent liabilities and commitments

(a) 或有負債及承諾

	31 December 2021 2021年12月31日 HK\$' 000 千港元	30 June 2021 2021年06月30日 HK\$' 000 千港元
- forward deposits placed - 遠期有期存款	-	54,327
- other commitments - 其他承諾	63,606	94,938
Total 總計	63,606	149,265

(b) Derivative transactions

(b) 衍生工具交易

	31 December 2021 2021年12月31日 HK\$' 000 千港元	30 June 2021 2021年06月30日 HK\$' 000 千港元
- interest rate contracts - 利率合約	3,117,092	3,104,402
Total 總計	3,117,092	3,104,402

The notional contract amounts of derivatives held indicate the nominal value of transactions outstanding at the balance sheet date. They do not represent amounts at risk.

所持衍生工具之名義合約金額顯示於結算日尚未平倉交易的名義價值，並不代表風險金額。

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5. Currency risk

5. 貨幣風險

	31 December 2021 2021年12月31日 HK\$' million 百萬港元			
	USD 美元	RMB 人民幣	Others 其他	Total 總計
Spot assets 現貨資產	22,156	226	3	22,385
Spot liabilities 現貨負債	(22,169)	(218)	(2)	(22,389)
Forward purchases 遠期買入	-	-	-	-
Forward sales 遠期賣出	-	-	-	-
Net options position 期權淨持倉量	-	-	-	-
Net long/(short) position 長/(短) 盤淨額	(13)	8	1	(4)
	30 June 2021 2021年06月30日 HK\$' million 百萬港元			
	USD 美元	RMB 人民幣	Others 其他	Total 總計
Spot assets 現貨資產	19,173	152	4	19,329
Spot liabilities 現貨負債	(19,183)	(144)	(3)	(19,330)
Forward purchases 遠期買入	-	-	-	-
Forward sales 遠期賣出	-	-	-	-
Net options position 期權淨持倉量	-	-	-	-
Net long/(short) position 長/(短) 盤淨額	(10)	8	1	(1)



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6. Liquidity information
 6. 流動資金相關資料

Average Liquidity Maintenance Ratio for the financial period
 期內平均流動性維持比率

For the quarter ended 31 December 2021	For the quarter ended 31 December 2020
二零二一年 第四季度	二零二零年 第四季度
160%	74%

Qualitative disclosures
定性披露

(a) Governance of liquidity risk management

(a) 流動性風險管理治理

Liquidity risk is the risk that the Branch is unable to meet its payment obligations when due, or that it is unable, on an ongoing basis, to borrow funds in the market on an unsecured, or even secured basis at an acceptable price to fund actual or proposed commitments.

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitments and to capitalise on opportunities for business expansion. To manage liquidity risk, the Branch has established a liquidity risk management policy which is reviewed by management and approved by our Head Office on annual basis. The Branch measures liquidity through statutory Liquidity Maintenance Ratios ("LMR") and maturity mismatch within its portfolio.

流動資金風險乃指本行未能滿足償還到期債務款項，或以繼續運作為基礎下，不能在市場上在可接受價格下借取無擔保或擔保資金來提供實際或提議承擔之風險。

流動資金管理目的為確保有足夠現金量以應付一切財務承擔及商務發展機會。為達致管理流動資金風險，本行已設立流動資金風險管理政策；此政策每年經由管理層履查及由本行總行審批並透過法定流動性維持比率及資產及負債年期安排來衡量流動資金。

(b) Funding strategy

(b) 資金策略

The funding strategies of the Branch are to (i) diversify funding sources for containing liquidity risk exposures, (ii) minimise disruptions due to operational issues such as transfer of liquidity across group entities; and (iii) maintain sufficient liquidity cushion to meet critical liquidity needs such as loan commitments and deposits' withdrawals in stressed situations.

本行的資金策略為(i)擴闊資金來源，以控制流動資金風險；(ii)盡量減少因營運問題（例如集團實體間轉移流動資金）而產生的營運中斷；及(iii)保持充裕的流動資金緩衝以應付關鍵流動資金需求（例如在緊急情況下的貸款承擔及存款提取）。

(c) Liquidity risk mitigation techniques

(c) 流動性風險緩解技術

The management of the Branch is responsible for day-to-day monitoring of LMR, liquidity projection, maturity mismatch, cash flow projection and other applicable risk assessment tools to detect early warning signal and identify vulnerabilities to potential liquidity risk on forward-looking basis with the objective of ensuring that different types of liquidity risks of the Group are appropriately identified, measured, assessed and reported. Management Information System ("MIS") reports are generated and sent to the Branch's management, Head Office Group Treasury and Group Enterprise Risk Management Department.

The management of the Branch takes up the function of daily liquidity risk monitoring. The management closely monitors the liquidity, stress-testing, liquidity cushion, liquidity projection and deposit concentration of the Branch during monthly meeting, or adhoc meeting in case of necessary, to ensure that the liquidity structure of Branch's assets, liabilities and commitments can meet its funding needs and that the statutory LMR is always complied with. The Branch's average liquidity maintenance ratio for the current financial period was well above the statutory minimum requirement of 25%.

管理層負責本行的流動性維持比率、流動資金預測、流動資金錯配、現金流量預測，和其他適用風險評估工具及指標的日常監控，以檢測早期警告訊號及以前瞻基準識別潛在流動資金風險的漏洞，旨在確保本行的各種流動資金風險妥為識別、計量、評估及報告。已編制的信息系統報告會被分發到本行的管理層，總行的司庫部和集團的風險管理部。

本行的管理層負責包括流動性風險監管，並在每月會議（如有需要在其他特設會議）中密切監察本行的流動資金、壓力測試、流動資金緩衝、流動資金預測和存款集中，確保公司資產、負債及承擔之流動資金架構可應付資金需要及符合流動性維持比率。本行的本財政年度的每個曆月的平均流動性維持比率遠超於法定百分之二十五之最低要求。



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6. Liquidity information (Cont'd)

6. 流動資金相關資料（續）

Qualitative disclosures (Cont'd)
定性披露（續）

(d) Stress testing
 (d) 壓力測試

The Branch conducts stress testing on a regular basis for a variety of stress scenarios in adherence with the Group policies. An integrated risk framework is adopted to assess optimal levels of liquidity required to support the business plan, while adequately considering the carrying cost of liquidity buffers and the high opportunity cost of liquid asset portfolios. It allows an assessment of stress testing on the structure of the Branch's balance sheet, earnings (profitability) and liquidity position. The analytical and comprehensive framework can help the Branch's management understand the implications of the risk factors, respond to market stress promptly and manage risk and return for the long-term benefit of shareholders.

本行根據集團的內部政策定期對各種壓力情況進行壓力測試。採用綜合風險框架來評估支持業務計劃所需的最佳流動性水平，同時充分考慮流動性緩衝的持有成本和流動資產組合的機會成本。這風險框架允許評估本行的資產負債表結構壓力，收益（盈利能力）和流動資金狀況。這分析和全面的框架可以幫助本行的管理層了解風險因素的影響，及時應對市場壓力，管理風險和回報，以實現股東的長期利益。

(e) Contingency funding plan

(e) 應急資金計劃

The Branch's CFP is a compilation of procedures and action plans for managing liquidity through stress events. The Branch monitors its liquidity position and funding strategies on an ongoing basis and recognizes that unexpected events, economic or market conditions, earnings problems or situations beyond its control could cause either a short or long-term liquidity crisis.

本行的應急資金計劃是通過壓力事件管理流動性的程序和行動計劃的彙編。本行持續監控其流動性狀況和資金策略，也查找其他突發事件，經濟或市場狀況，有損害盈利的情况或其他有機會超出其範圍的情況，因而控制可能導致短期或長期流動性危機。

Quantitative disclosures
定量披露

(f) Cash flow maturity mismatch analysis

(f) 現金流量期限錯配分析

At 31 December 2021 於2021年12月31日	Up to 7 days 少於七日 HK\$' 000 千港元	7 days to 1 month 一星期至一個月 HK\$' 000 千港元	1 to 3 months 一個月至三個月 HK\$' 000 千港元	3 to 6 months 三個月至六個月 HK\$' 000 千港元	6 to 12 months 六個月至十二個月 HK\$' 000 千港元
Net liquidity mismatch 淨流動資金錯配	31,401	326,054	3,023,135	(2,806,473)	43,544
Cumulative mismatch 累計錯配	31,401	357,455	3,380,590	574,117	617,661
At 30 June 2021 於2021年06月30日	Up to 7 days 少於七日 HK\$' 000 千港元	7 days to 1 month 一星期至一個月 HK\$' 000 千港元	1 to 3 months 一個月至三個月 HK\$' 000 千港元	3 to 6 months 三個月至六個月 HK\$' 000 千港元	6 to 12 months 六個月至十二個月 HK\$' 000 千港元
Net liquidity mismatch 淨流動資金錯配	26,366	153,933	321,754	135,156	(38,609)
Cumulative mismatch 累計錯配	26,366	180,299	502,053	637,209	598,600

Note: Positive indicates a position of liquidity surplus. Negative indicates a liquidity shortfall that has to be funded.
 註：正號表示資金流動性剩餘，負號表示資金流動性短缺。

(g) Sources of funding

(g) 資金來源

The Branch's source of funding is mainly due to overseas offices of the institution/other bank, deposits from customers, issued debt securities and other equity instruments.

本行的資金來源主要來自海外辦事處及其他銀行結欠金額，客戶存款，已發行債務證券和其他股權工具。

	31 December 2021 2021年12月31日		30 June 2021 2021年06月30日	
	HK\$' 000 千港元	% 百分比	HK\$' 000 千港元	% 百分比
Deposits from customers 客戶存款	10,174	0.0%	10,121	0.1%
Amount due to overseas offices of the institution/other bank 海外辦事處及其他銀行結欠金額	1,532,142	7.2%	1,190,440	6.5%
Issued debt securities 已發行債務證券	16,091,987	75.5%	13,310,124	72.8%
Other equity instruments 其他股權工具	3,681,134	17.3%	3,768,496	20.6%
Total 總計	21,315,437	100.0%	18,279,181	100.0%

(h) Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries

(h) 個人法人實體、外國分支機構和子公司層面的流動性風險和資金需求

This item is not applicable to the Branch.

此項目不適用於本行。



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6. Liquidity information (Cont'd)
 6. 流動資金相關資料 (續)

Quantitative disclosures (Cont'd)
 定量披露 (續)

- (i) Liquidity gap
 (i) 流動資金差距

The table below analyses the on- and off-balance sheet items, broken down into maturity buckets of the Branch.
 下表為本行按相關到期日分析的資產負債表內及表外項目。

At 31 December 2021 於2021年12月31日	HK\$'000 千港元										Balancing amount 差額數	Total 總額
	On demand 按要求	Up to 1 month 一個月內	Between 1 and 3 months 一個月至三個月	Between 3 and 6 months 三個月至六個月	Between 6 and 12 months 六個月至十二個月	Between 1 and 2 years 一年至兩年	Between 2 and 3 years 兩年至三年	Between 3 and 5 years 三年至五年	Over 5 years 五年以上			
On-balance sheet assets 資產負債表內資產												
Cash and balances with banks (except those included in amount due from overseas offices of the institution) 現金及銀行餘款(不包括存放於海外辦事處的金額)	48,648	-	-	-	-	-	-	-	-	-	-	48,648
Amount due from overseas offices of the institution 存放於海外辦事處的金額	2,521	441,584	3,015,327	391,195	31,171	4,013,256	3,896,365	-	8,961,639	-	-	20,753,058
Loans and advances and receivables 客戶貸款及應收款	-	118,399	85,596	113,125	361,968	347,438	411,559	21,057	24,549	-	-	1,483,691
Collectively assessed impairment allowances 整體減值撥備	-	-	-	-	-	-	-	-	-	(14,811)	-	(14,811)
Tangible fixed assets 有形固定資產	-	-	-	-	-	-	-	-	-	-	1,985	1,985
Other assets 其他資產	-	228	14,149	18,470	40	51,640	41,881	-	90,492	1,973	-	218,873
Total 總計	51,169	560,211	3,115,072	522,790	393,179	4,412,334	4,349,805	21,057	9,076,680	(10,853)	-	22,491,444
On-balance sheet liabilities 資產負債表內負債												
Deposits from customers 客戶存款	-	10,174	-	-	-	-	-	-	-	-	-	10,174
Amount due to overseas offices of the institution 海外辦事處結欠金額	34,735	116,891	-	84,000	195,544	278,838	783,169	-	38,965	-	-	1,532,142
Issued debt securities 已發行債務證券	-	-	-	3,117,092	-	4,013,256	-	-	8,961,639	-	-	16,091,987
Other liabilities 其他負債	91,529	58,673	49,277	71,115	419	17	826	-	-	98,948	-	370,804
Retained earnings 保留溢利	-	-	-	-	-	-	-	-	-	805,203	-	805,203
Other equity instruments 其他股權工具	-	-	-	-	-	-	-	-	-	3,681,134	-	3,681,134
Total 總計	126,264	185,738	49,277	3,272,207	195,963	4,292,111	783,995	-	9,000,604	4,585,285	-	22,491,444
Off-balance sheet obligations 資產負債表外責任												
Other commitments 其他承諾	63,606	-	-	-	-	-	-	-	-	-	-	63,606
Total 總計	63,606	-	-	-	-	-	-	-	-	-	-	63,606
Net liquidity gaps 淨流動性缺口	(138,701)	374,473	3,065,795	(2,749,417)	197,216	120,223	3,565,810	21,057	76,076	(4,596,138)	-	(63,606)



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6. Liquidity information (Cont'd)

6. 流動資金相關資料 (續)

Quantitative disclosures (Cont'd)

定量披露 (續)

(i) Liquidity gap (Cont'd)

(i) 流動資金差距 (續)

The table below analyses the on- and off-balance sheet items, broken down into maturity buckets of the Branch.
 下表為本行按相關到期日分析的資產負債表內及表外項目。

At 30 June 2021 於2021年06月30日	HK\$'000 千港元										Balancing amount 差額數	Total 總額
	On demand 按要求	Up to 1 month 一個月內	Between 1 and 3 months 一個月至三個月	Between 3 and 6 months 三個月至六個月	Between 6 and 12 months 六個月至十二個月	Between 1 and 2 years 一年至兩年	Between 2 and 3 years 兩年至三年	Between 3 and 5 years 三年至五年	Over 5 years 五年以上			
On-balance sheet assets 資產負債表內資產												
Cash and balances with banks (except those included in amount due from overseas offices of the institution) 現金及銀行餘款 (不包括存放於海外辦事處的金額)	22,325	-	-	-	-	-	-	-	-	-	-	22,325
Amount due from overseas offices of the institution 存放於海外辦事處的金額	3,604	422,185	316,542	131,937	3,136,998	3,104,402	892,515	3,880,503	6,208,804	-	-	18,097,490
Loans and advances and receivables 客戶貸款及應收款	-	1,274	84,643	3,307	183,491	368,333	226,266	260,183	26,328	-	-	1,153,825
Collectively assessed impairment allowances 整體減值撥備	-	-	-	-	-	-	-	-	-	(11,519)	(11,519)	-
Tangible fixed assets 有形固定資產	-	-	-	-	-	-	-	-	-	2,453	2,453	-
Other assets 其他資產	-	160	2,138	23,908	10,932	49,159	1,714	40,933	45,831	2,033	2,033	176,808
Total 總計	25,929	423,619	403,323	159,152	3,331,421	3,521,894	1,120,495	4,181,619	6,280,963	(7,033)	(7,033)	19,441,382
On-balance sheet liabilities 資產負債表內負債												
Deposits from customers 客戶存款	-	10,121	-	-	-	-	-	-	-	-	-	10,121
Amount due to overseas offices of the institution 海外辦事處結欠金額	28,551	-	-	-	84,000	352,914	-	686,170	38,805	-	-	1,190,440
Issued debt securities 已發行債務證券	-	-	-	-	3,104,402	-	3,996,918	-	6,208,804	-	-	13,310,124
Other liabilities 其他負債	232,495	58,750	17,030	68,867	24	10	-	777	-	104,772	104,772	482,725
Retained earnings 保留溢利	-	-	-	-	-	-	-	-	-	679,476	679,476	679,476
Other equity instruments 其他股權工具	-	-	-	-	-	-	-	-	-	3,768,496	3,768,496	3,768,496
Total 總計	261,046	68,871	17,030	68,867	3,188,426	352,924	3,996,918	686,947	6,247,609	4,552,744	4,552,744	19,441,382
Off-balance sheet obligations 資產負債表外責任												
Other commitments 其他承諾	94,938	-	-	-	-	-	-	-	-	-	-	94,938
Total 總計	94,938	-	-	-	-	-	-	-	-	-	-	94,938
Net liquidity gaps 淨流動性缺口	(330,055)	354,748	386,293	90,285	142,995	3,168,970	(2,876,423)	3,494,672	33,354	(4,559,777)	(4,559,777)	(94,938)



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7. Remuneration system Information
7. 薪金制度資料

Since our Head Office has already disclosed the remuneration information of the directors and key personnel in its annual report, in accordance with the Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration System" issued by the HKMA, we do not make separate disclosure of such information of the Branch.

根據金管局刊載於《監管政策手冊》企業管治第五章「穩健的薪酬制度指引」，由於本行總行已經披露有關董事及主要行政人員的報酬資料在年報上，所以本行將不會披露相關資料。



Kasikornbank Public Company Limited, Hong Kong Branch
開泰銀行（大眾）有限公司香港分行
Key Financial Information Disclosure Statement
截至二零二一年十二月三十一日的主要財務資料披露報表

Section B - Bank Information (Consolidated Basis)
乙部 - 銀行資料 (綜合數字)

1. Capital and capital adequacy
1. 資本及資本充足比率

Capital adequacy ratio
資本充足比率

31 December 2021 2021年12月31日	30 June 2021 2021年06月30日
18.77%	18.19%

Total amount of shareholders' funds
股東資本總額

31 December 2021 2021年12月31日 HK\$' million 百萬港元	30 June 2021 2021年06月30日 HK\$' million 百萬港元
125,140	124,326

The computation of the above consolidated capital adequacy ratio is consistent with the Basel III Capital Accord.
上述綜合資本充足比率的計算與《巴塞爾協定III》一致。

2. Other financial information
2. 其他財務資料

Total assets
總資產

31 December 2021 2021年12月31日 HK\$' million 百萬港元	30 June 2021 2021年06月30日 HK\$' million 百萬港元
956,815	940,992

Total liabilities
總負債

831,675	816,667
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Total loans and advances
總貸款

530,952	541,664
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Total customer deposits
總客戶存款

605,939	600,586
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Pre-tax profit
稅前溢利

For the year ended 31 December 2021 截至2021年12月31日止 十二個月 HK\$' million 百萬港元	For the year ended 31 December 2020 截至2020年12月31日止 十二個月 HK\$' million 百萬港元
12,119	10,669

The conversion rates of HKD/THB as of 31 December 2021, 30 June 2021 and 31 December 2020 were 4.2886, 4.1306 and 3.8753 respectively.
二零二一年十二月三十一日，二零二一年六月三十日及二零二零年十二月三十一日，港幣兌換泰銖匯率分別是1港元兌換 4.2886，4.1306及3.8753泰銖。