



姜鍊浩

Partner

TEL +82-2-316-4482
FAX +82-2-756-6226
E-MAIL rhkang@shinkim.com

Mr. Ryonho Kang is currently a partner at Shin & Kim, having served as a deputy director at the Financial Services Commission and as a legislative officer at the National Assembly Secretariat of Korea. He mainly advises on the issue regarding financial regulation and licensing, financial company sanctions, digital finance, virtual assets, and anti-money laundering.

Mr. Kang worked at the Financial Services Commission from 2018 to 2024 in the Banking Division, Financial Dispute Resolution Team, Deliberation Support Team, Financial Group Supervision Innovation Team, Financial Policy Division, and Financial Information Analysis Center. During this period, he participated in the amendment of the Banking Act, Act on Special Cases Concerning Establishment and Operation of Internet-Only Banks, Act on Real Name Financial Transactions and Confidentiality, Act on the Regulation of Conducting Fund-raising Business Without Permission, Act on Reporting and Using Specified Financial Transaction Information, Act on the Protection of Virtual Asset Users, Act on the Supervision of Financial Conglomerates, Financial Holding Companies Act and Act on Corporate Governance of Financial Companies, and conducted supervision, inspection, and sanctions. He has expertise in the inspection and sanctioning of financial companies, having worked on both inspection and sanction proposals for Financial Services Commission and Korea Financial Intelligence Unit.

At the Banking Division, he worked on the enactment of the Act on Special Cases Concerning Establishment and Operation of Internet-Only Banks, the authorization of new Internet Specialized Banks, and the review of changes in major shareholders, and was awarded the Financial Services Commissioner's Commendation for his contributions to financial innovation, including easing non-face-to-face real-name authentication, expanding banking ancillary businesses such as telecommunications and delivery, sharing financial transaction information, and improving regulations by designating innovative financial services for loan and deposit interest rate comparison products and loan screening.

As one of the first members of the newly established Deliberation Support Team of the Financial Services Commission, he has successfully carried out the business of licensing and sanctioning financial companies, and has a wide range of experience in deliberating societal issues such as the obligation to establish internal control standards under the Act on Corporate Governance of Financial Companies and violations of the Financial Investment Services and Capital Market

Act, Insurance Business Act, and Banking Act.

At the Financial Intelligence Unit, he has worked on design of policy, supervision, inspection, and sanctions for financial companies that have been newly included as subjects of anti-money laundering, such as virtual asset operators and e-finance companies, and participated in the Financial Intelligence Unit's Sanctions Review Committee ensuring that fair sanctions are applied to more than 9,000 examiners, including banks, securities companies, asset management companies, insurance companies, casino operating companies, virtual asset business operators, and e-finance companies. He also participated in the review process of virtual asset business operators, setting and supervising the standards for the review of virtual asset business operators. In addition, he took part in the evaluation of policy implementation, review of the practice of performing independent audit engagements, and revision of business regulations.

At the Financial Dispute Response TF, he supervised financial conglomerates and financial holding companies and reviewed laws and regulations.

He also specialized in the legislative process by supporting legislative activities at the National Assembly Secretariat of Korea, and provided support to credit card companies and new technology finance companies at the Credit and Financial Services Association.

During his secondment to a Singapore law firm (TSMP Law Corporation), he practiced in the areas of Singapore's virtual asset regime, fintech, and financial advisory.

經歷

2024-Present	Shin & Kim LLC
2022-2024	Planning and Administration Division, Financial Information Analysis Institute
2022	Financial Policy Division/Financial Group Supervision Innovation Center, Financial Services Commission (FSC)
2021-2022	Deliberation Support Team, Financial Services Commission (FSC)
2020	Financial Dispute Response TF, Financial Services Commission (FSC)
2018-2021	Banking Division, Financial Services Commission (FSC)
2016-2018	Legal Affairs Office, National Assembly
2015-2016	Kim Chang Lee
2015	Korea Credit and Finance Association

Professional Affiliations

2024	Lecturer, Anti-Money Laundering Course, Financial Training Institute
2022-2023	Secondment at TSMP Law Corporation (Singapore)

2022	Lecturer, Financial Group Supervision and Consolidation Act, Korea Banking Institute
2022	ACAMS
2017	Certified Investment Manager

学歴

2022-2024	Korea National Open University (B.A., Computer Science)
2021-2022	TF-WMI program in Finance and Market for policy maker (hosted by Temasek Holdings Limited, Singapore)
2019-2022	Korea National Open University (B.A., Business Administration)
2015-2020	Korea University Graduate School of Law (Ph.D., Tax Law, Administrative Law)
2015	Seoul National University School of Law, Financial Law Course (8th semester)
2011-2014	Yonsei University Law School (J.D.)
2003-2011	Korea University (B.A., Economics and Public Administration)

資格

2022	Certified Anti-Money laundering Specialist
2017	Certified Investment Manager, Korea
2014	Admitted to bar, Korea

言語

Korean, English

主な活動

- Anti-Money Laundering System Voting Analysis Casebook 2.0 (Korea Financial Intelligence Unit, 2024)
- Legislative Background and History of the Virtual Asset Act and Future Prospects (BFL, 2023)
- Taxation of Virtual Assets according to the Nature of Virtual Assets (Autumn Conference of the Korean Institute of

Taxation, 2022)

- A Study on the Problems with Gain on Waiver of Debts in Debt-for Equity Swaps (Korean Association of Certified Public Tax Accountants, Tax and Accounting Research, 2022)
- A Study on the Problems with Deductible Expenses and Tax Deduction for Bad Debts in Deb-for-Equity Swaps (Korean Association of Certified Public Tax Accountants, Tax and Accounting Research, 2021)
- A Study on the Taxation Issues of Creditors who have become Oligopolistic Shareholders through Debt-for-Equity Swaps (Korean Association of Certified Public Tax Accountants, Tax and Accounting Research, 2020)
- A Study on the Improvement of Taxation System in Debt-Equity Swaps (Doctoral Thesis, 2020)
- A Study on the Debt-for-Equity Swaps and Capital Reduction Without Consideration in the Progress of Corporate Restructuring, and Tax Exemptions in Family Business Succession (Tax Law Association, Tax Law Research, 2019)