



比利時聯合銀行香港分行
KBC BANK N.V. HONG KONG BRANCH

二零一六年十二月三十一日主要財務資料披露聲明書
DISCLOSURE STATEMENT OF KEY FINANCIAL INFORMATION
FOR THE PERIOD ENDED 31st DECEMBER 2016

香港分行資料 (只包括香港辦事處)

Branch Information (Hong Kong Office only)

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銀行資料 (綜合數字)

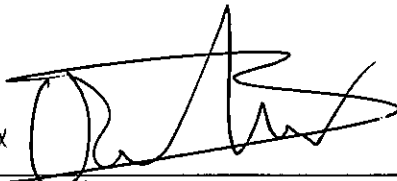
Bank Information (Consolidated Basis)

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**** 帳項已按照國際財務報告準則編制並遵從銀行業條例第 155M 章 銀行業(披露)規則 ****
**** The accounts have been prepared in accordance with International Financial Reporting Standards and compliant with the Chapter 155M Banking (Disclosure) Rules under Banking Ordinance ****

14th March, 2017

日期
Date


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General Manager

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A 部 - 香港分行資料 (只包括香港辦事處)
Section A - Branch Information (Hong Kong Office only)

比利時聯合銀行香港分行
損益帳
截至二零一六年十二月三十一日止
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch
PROFIT & LOSS ACCOUNT
For the period ended 31st December 2016
(Expressed in thousands of Hong Kong dollars)

	01.01.2016 To 31.12.2016	01.01.2015 To 31.12.2015
利息收入		
Interest income	543,064	314,193
利息支出		
Interest expense	<u>(486,252)</u>	<u>(235,488)</u>
淨利息收入	56,812	78,705
Net interest income		
其他營運收入		
Other operating income		
外匯買賣收益減虧損		
- Gains less losses arising from dealing in foreign currencies	12,642	31,384
持作買賣用途的證券的收益減虧損		
- Gains less losses on securities held for trading purposes	104	244
其他買賣收益減虧損		
- Gains less losses from other trading activities	5,736	2,049
收費及佣金收入		
- Fees and commission income	27,085	44,199
佣金支出		
- Commission paid	<u>(464)</u>	<u>(842)</u>
其他		
- Others	<u>-</u>	<u>-</u>
	101,915	155,739
營運支出		
Operating expenses		
員工支出		
- Staff expenses	(42,943)	(42,807)
租金		
- Rental	(6,352)	(6,341)
其他支出		
- Other expenses	<u>(35,057)</u>	<u>(76,202)</u>
	17,563	79,537
貸款的撥備回撥/(減值撥備)		
Impairment gain/(loss) on loans and advances	(34,517)	(14,634)
出售有形固定資產的收益減虧損		
Gains less losses from disposal of tangible fixed assets	<u>120</u>	<u>-</u>
稅前盈利/(虧損)	(16,834)	64,903
Profit / (loss) before tax		
本期稅項 / 稅項撥備回撥 - 香港		
Current tax / Previous tax overprovision - Hong Kong	5	(4,500)
遞延稅項		
Deferred tax	<u>520</u>	<u>(34)</u>
除稅後盈利/(虧損)	(16,309)	60,369
Profit/(loss) after tax		
除稅後非經常盈利/(虧損)		
Extraordinary profit/(loss) net of tax	<u>-</u>	<u>-</u>
期內盈利/(虧損)	<u>(16,309)</u>	<u>60,369</u>
Profit/(loss) for the period		

* Hong Kong Branch Information 香港分行資料 *

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A 部 - 香港分行資料 (只包括香港辦事處)
Section A - Branch Information (Hong Kong Office only)

比利時聯合銀行香港分行
資產負債表
二零一六年十二月三十一日
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch
BALANCE SHEET
As at 31st December 2016
(Expressed in thousands of Hong Kong dollars)

	31.12.2016	30.06.2016
資產		
ASSETS		
現金及存放銀行同業結餘		
Cash and balances with banks	58,400	987,935
定期存放銀行同業 (一至十二個月內到期)		
Placements with banks maturing between one and twelve months	722	184
存放總行及其他海外分行		
Amount due from overseas offices	3,614,955	1,943,083
商業票據		
Trade bills	2,106,063	890,958
各項客戶貸款及其他帳項		
Advances to customers and other accounts	1,724,874	1,437,492
持有至到期日的證券		
Held-to-maturity securities	-	-
可供出售的證券		
Available for sale securities	499,945	510,484
固定資產		
Fixed assets	800	966
總資產	8,005,759	5,771,102
Total assets		
負債		
LIABILITIES		
中央銀行存款及結存		
Deposits and balances from central banks	2,000,000	1,551,702
銀行存款及結存		
Deposits and balances from banks	784,941	1,271,659
總行及海外分行存款及結餘		
Amount due to overseas offices	2,725,480	825,356
客戶存款：活期存款及往來帳戶		
Deposits from customers : Demand deposits and current accounts	676,786	704,123
客戶存款：定期及通知存款		
Deposits from customers : Fixed and call deposits	1,380,558	1,028,960
可轉讓存款證		
Negotiable certificates of deposit	-	-
其他帳項及準備		
Other accounts and provisions	437,994	389,302
總負債	8,005,759	5,771,102
Total liabilities		

* Hong Kong Branch Information 香港分行資料 *

附加財務資料
二零一六年十二月三十一日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
31st December 2016
(Expressed in thousands of Hong Kong dollars)

(1)	客戶貸款及其他帳項：	<u>31.12.2016</u>	<u>30.06.2016</u>
	ADVANCES AND OTHER ACCOUNTS		
	各項客戶貸款		
	Advances to customers	1,468,494	1,123,203
	銀行貸款		
	Advances to banks	-	-
	應計利息及其他帳目		
	Accrued interest and other accounts	<u>256,380</u>	<u>314,289</u>
		1,724,874	1,437,492
	減值撥備 (客戶貸款)		
	Impairment allowances for impaired assets (for advances to customers)		
	集體貸款減值撥備 Collective impairment allowances	(5,628)	(3,618)
	個別貸款減值撥備 Individual impairment allowances	<u>(91,747)</u>	<u>(45,895)</u>
		<u>1,627,499</u>	<u>1,387,979</u>
<hr/>			
	減值貸款及個別貸款減值撥備：		
	The amount of impaired loans and advances to customers which are individually determined to be impaired：		
	貸款總額		
	Gross advances	101,025	86,654
	佔貸款總額百分比		
	% of gross advances	6.88%	7.71%
	個別貸款減值撥備(總行並未為香港分行的貸款作任何減值撥備)		
	Individual impairment allowances (No impairment allowances made at overseas Head Office)	<u>(91,747)</u>	<u>(45,895)</u>
		<u>9,278</u>	<u>40,759</u>
	個別貸款減值撥備已計算的抵押品價值		
	The value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	-	-
<hr/>			
	逾期及經重整客戶貸款：		
	Overdue and rescheduled advances to customers：		
	逾期客戶貸款		
	Overdue advances to customers		
	三個月以上至六個月		
	6 months or less but over 3 months	0	9,816
	佔貸款總額百分比		
	% of gross advances	0%	0.87%
	六個月以上至一年		
	1 year or less but over 6 months	9,816	68,739
	佔貸款總額百分比		
	% of gross advances	0.67%	6.12%
	一年以上		
	Over 1 year	91,209	8,099
	佔貸款總額百分比		
	% of gross advances	6.21%	0.72%
		101,025	86,654
		6.88%	7.71%
	經重整客戶貸款		
	Rescheduled advances to customers	539	539
	佔貸款總額百分比		
	% of gross advances	0.04%	0.05%

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	<u>31.12.2016</u>	<u>30.06.2016</u>
逾期三個月以上而利息依然累計之客戶貸款 Amount of advances to customers which are overdue for more than 3 months and on which interest is still being accrued	0	0
逾期三個月或以下而利息懸欠或已終止計息之客戶貸款 Amount of advances to customers which are overdue for 3 months or less and on which interest being placed in suspense or on which interest accrual has ceased	0	0
其他逾期資產: Other overdue assets:		
逾期貿易票據 Overdue trade bills		
三個月以上 Over 3 months	0	0
逾期債務證券 Overdue debt securities		
三個月以上 Over 3 months	0	0

抵押逾期貸款的資產只在出售後記錄所得淨售價作為還款之用

Collateral held against the overdue loans is only booked after disposal and the net sale proceeds are used to reduce the overdue loans.

(2) 客戶貸款總額—按行業分類

GROSS ADVANCES TO CUSTOMERS BY INDUSTRY SECTOR

	(抵押品比例)		(抵押品比例)	
	<u>31.12.2016</u>	(Collateral %)	<u>30.06.2016</u>	(Collateral %)
物業發展 Property development	0	(0%)	0	(0%)
物業投資 Property investment	26,172	(100.00%)	37,907	(71.22%)
金融企業 Financial concerns	666	(0%)	666	(0%)
股票經紀 Stockbrokers	0	(0%)	0	(0%)
批發與零售業 Wholesale and retail trade	357,519	(0%)	398,865	(0%)
製造業 Manufacturing	423,590	(6.02%)	359,756	(0.98%)
運輸及運輸設備 Transport and transport equipment	0	(0%)	0	(0%)
其他 Others	214,178	(0%)	58,534	(0%)
個人 Individuals				
購買其他住宅物業貸款 Loans for the purchase of other residential properties	<u>2,438</u>	(100%)	<u>2,680</u>	(100%)
	1,024,563		858,408	
貿易融資 Trade Finance	303,931	(10.23%)	204,795	(4.83%)
在香港以外使用的貸款 Loans for use outside Hong Kong	<u>140,000</u>	(0%)	<u>60,000</u>	(0%)
	<u>1,468,494</u>	(5.80%)	<u>1,123,203</u>	(3.83%)

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附加財務資料
二零一六年十二月三十一日
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ADDITIONAL FINANCIAL INFORMATION
31st December 2016
(Expressed in thousands of Hong Kong dollars)

(3) 國際債權
INTERNATIONAL CLAIMS

	31.12.2016			30.06.2016		
	銀行 Banks	官方機構 Official Sector	其他 Others	銀行 Banks	官方機構 Official Sector	其他 Others
亞太發展 Developing Asia & Pacific						
中國 China	1,481,632	-	-	457,481	10,549	-

上述國際債權只列示主要項目(超過總額百份之十)。數字不包括集團內分行或子公司之間的債權，並已顧及需否風險轉移。

Above international claims show the major items (over 10% of total) only. Figures excluded claims arising between branches and subsidiaries of the group and after taking into account transfer of risk, if any.

(4) 客戶貸款 - 按客戶地區分類
GROSS ADVANCES TO CUSTOMERS BY COUNTRY

	31.12.2016	30.06.2016
客戶貸款總額 - 按客戶地區分類 GROSS ADVANCES TO CUSTOMERS BY COUNTRY		
香港 Hong Kong	1,345,923	983,226
其他 Other	<u>122,571</u>	<u>139,977</u>
	<u>1,468,494</u>	<u>1,123,203</u>
逾期客戶貸款 - 按客戶地區分類 OVERDUE ADVANCES TO CUSTOMERS BY COUNTRY		
香港 Hong Kong	18,454	19,155
其他 Other	<u>82,571</u>	<u>67,499</u>
	<u>101,025</u>	<u>86,654</u>

貸款地區分類是根據客戶所在地分析，並已顧及需否風險轉移。

Classification of the loans by country is based on the location of customer after taking into account transfer of risk, if any.

(5) 流動資金比率(平均值) LIQUIDITY (Average liquidity maintenance ratio)	2016	2015
	<u>64.93%</u>	<u>67.72%</u>

* Hong Kong Branch Information 香港分行資料 *

附加財務資料
二零一六年十二月三十一日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
31st December 2016
(Expressed in thousands of Hong Kong dollars)

(6) 外匯風險額
Currency Risk

二零一六年十二月三十一日主要外幣盤資料：
Major foreign exchange positions as at 31st December 2016:

以港幣百萬元位列示 Equivalent in millions of HK\$	美元 US Dollar	歐元 Euro	日圓 Japanese Yen	人民幣 Chinese Renminbi	其他 Others	總額 Total
現貨資產 Spot assets	6,001	246	8	113	5	6,373
現貨負債 Spot liabilities	(3,360)	(241)	(4)	(850)	(261)	(4,716)
遠期買入 Forward purchases	16,725	465	-	4,864	850	22,904
遠期賣出 Forward sales	(19,112)	(473)	(7)	(4,118)	(593)	(24,303)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	254	(3)	(3)	9	1	258

二零一六年六月三十日主要外幣盤資料：
Major foreign exchange positions as at 30th June 2016:

以港幣百萬元位列示 Equivalent in millions of HK\$	美元 US Dollar	歐元 Euro	日圓 Japanese Yen	人民幣 Chinese Renminbi	其他 Others	總額 Total
現貨資產 Spot assets	3,160	62	-	232	80	3,534
現貨負債 Spot liabilities	(3,884)	(259)	(8)	(383)	(350)	(4,884)
遠期買入 Forward purchases	27,628	462	4	11,239	546	39,879
遠期賣出 Forward sales	(26,728)	(263)	-	(11,100)	(275)	(38,366)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	176	2	(4)	(12)	1	163

* Hong Kong Branch Information 香港分行資料 *

附加財務資料
二零一六年十二月三十一日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
31st December 2016
(Expressed in thousands of Hong Kong dollars)

(7) 對非銀行中資機構的風險
NON-BANK MAINLAND CHINA EXPOSURES

交易對手類別 Types of Counterparties	31.12.2016		
	資產負債表風險 On-balance sheet exposure	資產負債表外風險 Off-balance sheet exposure	總額 Total
1. 中央政府, 中央政府擁有企業及其子公司與合資公司 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	229,901	9,918	239,819
2. 地方政府, 地方政府擁有企業及其子公司與合資公司 2. Local government, local government-owned entities and their subsidiaries and JVs	1,146	-	1,146
3. 位於中國之國有企業或其他於中國註冊企業及其子公司與合資公司 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	396,653	35,231	431,884
4. 其他不包括於項目一之中央政府企業 4. Other entities of central government not reported in item 1 above	-	-	-
5. 其他不包括於項目二之地方政府企業 5. Other entities of local governments not reported in item 2 above	-	-	-
6. 位於中國境外之國有企業或其他於中國境外註冊企業而其發放之信用額度用於中國境內 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. 其他交易對手之信用風險被本行認為屬於非銀行中資機構的風險 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
總額 Total	627,700	45,149	672,849
減去準備金後之總資產 Total assets after provision	7,908,384		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	7.94%		

* Hong Kong Branch Information 香港分行資料 *

附加財務資料
二零一六年十二月三十一日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
31st December 2016
(Expressed in thousands of Hong Kong dollars)

	30.06.2016		
交易對手類別 Types of Counterparties	資產負債表風險 On-balance sheet exposure	資產負債表外風險 Off-balance sheet exposure	總額 Total
1. 中央政府, 中央政府擁有企業及其子公司與合資公司 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	142,435	13,977	156,412
2. 地方政府, 地方政府擁有企業及其子公司與合資公司 2. Local government, local government-owned entities and their subsidiaries and JVs	1,146	-	1,146
3. 位於中國之國有企業或其他於中國註冊企業及其子公司與合資公司 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	344,385	52,167	396,552
4. 其他不包括於項目一之中央政府企業 4. Other entities of central government not reported in item 1 above	-	-	-
5. 其他不包括於項目二之地方政府企業 5. Other entities of local governments not reported in item 2 above	-	-	-
6. 位於中國境外之國有企業或其他於中國境外註冊企業而其發放之信用額度用於中國境內 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. 其他交易對手之信用風險被本行認為屬於非銀行中資機構的風險 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
總額 Total	487,966	66,144	554,110
減去準備金後之總資產 Total assets after provision	5,721,589		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	8.53%		



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 31st December 2016
 (Expressed in thousands of Hong Kong dollars)

(8) 資產負債表外風險
 OFF-BALANCE SHEET EXPOSURES

	<u>31.12.2016</u>	<u>30.06.2016</u>
或然負債及承擔		
Contingent liabilities and commitments		
直接信貸代替品		
Direct credit substitutes	68,273	85,851
與交易有關之或然負債		
Transaction related contingencies	0	28,696
與貿易相關之或然負債		
Trade related contingencies	495,062	244,237
其他承擔		
Other commitments	112,761	246,077
其他		
Other	0	0
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額 Contract Amount	35,677,559	54,041,786
(公平價值 Fair Value)	(78,240)	(64,790)
利率合約		
Interest rate contracts		
合約金額 Contract Amount	6,613,771	7,128,065
(公平價值 Fair Value)	(228,583)	(330,056)

資產負債表外金融工具的合約或名義數額並未計及雙邊淨額結算安排的影響。

The contractual or notional amounts of the off-balance sheet instruments do not take into account the effects of bilateral netting arrangements.

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(9) 高層管理人員之薪酬
REMUNERATION OF SENIOR MANAGEMENT

有關本分行之高層管理人員薪酬資料，本總行已在其財務資料中披露。
The information already forms part of the disclosures made by the Head Office for our Branch in Hong Kong.

(10) 流動資金風險管理
APPROACH TO LIQUIDITY RISK MANAGEMENT

本行的流動資金風險管理架構是由本行的資產及負債管理委員會根據香港金融管理局的監管政策手冊 (LM-1)、(LM-2) 與及 KBC 集團的流動資金風險政策管理及監視。資產及負債管理委員會由本行的總經理、司庫、企業銀行部主管、運營部主管及會計部主管組成。管理委員會每季舉行會議一次並會討論以下議題:-

- 甲. 流動資金風險承受能力
- 乙. 流動資金風險管理策略
- 丙. 流動資金風險管理責任
- 丁. 流動資金風險管理系統
- 戊. 應急資金計劃

有關流動資金風險管理的定量資料可以由本行的電腦系統獲得。司庫部負責監控及管理每天的資金需求。會計部每天會提供有關期限錯配率及流動性比率的報告給司庫部並會於接近有關限度時提出預警訊號。

為符合業界最佳慣例，本行已模擬了三種不同類型的流動資金壓力情況:

- 甲. 市場危機
模擬銀行市場的流動資金短缺引至銀行之間貸款不能續借、交易對手違約、於信貸額度提款與及出售資產和回購的大幅折讓。
- 乙. 自身危機
模擬當 KBC 集團受到外圍衝擊，假設歐洲引發的危機做成強烈的骨牌效應。導致 KBC 集團其他實體的信貸評級被下調三級。結果令到本行面對同業銀行拆借續借困難，以及存款開始被提出。
- 丙. 綜合危機
綜合上述兩種情況同時出現。

本行一向致力維持高質素及無抵押的流動資產作為流動資金之緩衝。即使面對整體市場危機及自身危機的情況下，仍能在市場上變賣或進行回購交易。除此之外，比利時聯合銀行新加坡分行作為環球財政部委任之亞太區流動資金的樞紐，是本行的最終貸款人，就此本行須受到合規監控設立的一定風險管理規限。再者，根據比利時聯合銀行應變計劃中的資金分配限額，分行可在任何時間獲總行分配從抵押歐盟國家所發行之政府債券而獲得資金。

The local liquidity management framework is driven by the local Asset and Liability Committee (ALCO) with reference to the Supervisory Policy Manuals LM-1 and LM-2 issued by the HKMA and KBC Group's liquidity policy. The committee comprises of the Branch's General Manager, Treasurer, Head of Corporate Banking, Head of Operations and Head of Accounts. The committee meets once a quarter and reviews the following key aspects:-

* Hong Kong Branch Information 香港分行資料 *



附加財務資料
二零一六年十二月三十一日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
31st December 2016
(Expressed in thousands of Hong Kong dollars)

- a. Liquidity risk tolerance
- b. Liquidity risk management strategy
- c. Liquidity risk management responsibilities
- d. Liquidity risk management systems
- e. Contingency funding plan

Quantitative information relating to liquidity risk management can be captured from the bank's systems. Treasury is responsible for the daily monitoring and management of funding requirement. Accounts Department provides reports of Maturity Mismatch Ratios and Liquidity Maintenance Ratios to Treasury every day, and will alert Treasury should any of the ratios approaches the respective limit.

In line with the industry best practice, the Branch have been simulating three different scenarios of liquidity stress:

- a. Market-Wide Crisis
This scenario simulates a crisis in which the inter-bank market dries up leading to a situation where interbank funding cannot be renewed, counterparty defaults, withdrawals under credit lines, substantial discount on asset sales and repo.
- b. Institution-Specific Crisis
This scenario simulates when only KBC is hit. The KBC specific scenario is presumed to be triggered by a crisis in Europe with strong contagion effect on other group entities that leads to a 3-notch credit rating downgrade. This results in the bank facing difficulties in renewing interbank funding and that deposits starting to withdraw.
- c. Combined Stress Test.
The combination of the above two scenarios.

The Branch have been maintaining a liquidity cushion of unencumbered, high quality liquid assets that can be sold or repo in the market even in periods of market-wide and institution-specific crises. Besides, KBC Bank Singapore Branch, being the liquidity hub for Asia Pacific as assigned by the Bank's Global Treasury, is the lender of the last resort for KBC Bank Hong Kong Branch subject to the Branch's compliance with certain risk control limits. As part of the contingency plan for KBC Bank, subject to an assigned limit branches can receive funding at all times by Head Office pledging government bonds issued by EU states.

比利時聯合銀行
二零一六年十二月三十一日
(以百萬位歐羅列示)

KBC BANK N.V.
31st December 2016
(Expressed in millions of Euro)

	<u>31.12.2016</u>	<u>30.06.2016</u>
股東資金總額 Shareholders' Funds	14,158	13,520
資本充足比率 (根據歐洲共同體的資本充足比率指引計算, 其中已包括資產的信貸及市場風險因素) Capital Adequacy Ratio (in accordance with EC's CAD and both credit and market risk have been taken into account)	20.7% (Basel III) (資本協定三)	19.9% (Basel III) (資本協定三)
總資產 Total Assets	239,333	230,270
總負債 Total Liabilities	225,175	216,750
總放款 Total Loans to Customers	133,481	131,650
總客戶存放 Total Deposits of Customers	142,831	146,983
	<u>1.1.2016 to</u> <u>31.12.2016</u>	<u>1.1.2015 to</u> <u>31.12.2015</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	2,026	2,239

* Bank Information 銀行資料 *