



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

二零一八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 31<sup>st</sup> DECEMBER 2018

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)

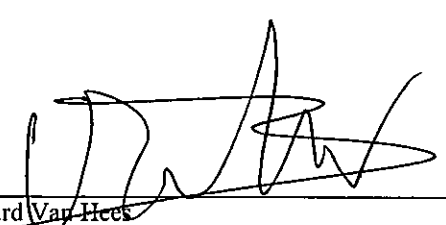
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\*\* 帳項已按照國際財務報告準則編制並遵從銀行業條例第 155M 章 銀行業(披露)規則 \*\*

\*\* The accounts have been prepared in accordance with International Financial Reporting Standards and compliant with the Chapter 155M Banking (Disclosure) Rules under Banking Ordinance \*\*

11 April, 2019

日期  
Date

  
Bernard Van Hees  
總經理  
General Manager



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  
截至二零一八年十二月三十一日止  
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch  
Income Statement  
For the period ended 31st December 2018  
(Expressed in thousands of Hong Kong dollars)

	01.01.2018 To <u>31.12.2018</u>	01.01.2017 To <u>31.12.2017</u>
利息收入 Interest income	345,680	354,285
利息支出 Interest expense	<u>(253,621)</u>	<u>(272,483)</u>
淨利息收入 Net interest income	92,059	81,802
其他營運收入 Other operating income		
- 外匯買賣收益減虧損 - Gains less losses arising from trading in foreign currencies	11,468	8,035
- 持作買賣用途的證券的收益減虧損 - Gains less losses on securities held for trading purposes	(5)	41
- 其他買賣收益減虧損 - Gains less losses from other trading activities	878	266
- 收費及佣金收入 - Fees and commission income	20,104	24,415
- 佣金支出 - Commission paid	<u>(540)</u>	<u>(491)</u>
- 其他 - Others	<u>1,949</u>	-
	125,913	114,068
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(43,503)	(43,209)
- 租金 - Rental expenses	(6,559)	(6,417)
- 其他支出 - Other expenses	<u>(19,494)</u>	<u>(69,675)</u>
	56,357	44,393
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	6,799	(10,228)
出售有形固定資產的收益減虧損 Gains less losses from disposal of tangible fixed assets	-	-
稅前盈利/(虧損) Profit / (loss) before taxation	63,156	34,165
本期稅項 / 稅項撥備回撥 - 香港 Current tax / Previous tax overprovision - Hong Kong	(10,244)	(3,437)
遞延稅項 Deferred tax	<u>(210)</u>	<u>298</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	52,702	31,026
除稅後非經常盈利/(虧損) Extraordinary profit/(loss) net of tax	-	-
期內盈利/(虧損) Profit/(loss) for the period	<u>52,702</u>	<u>31,026</u>

\* Hong Kong Branch Information 香港分行資料 \*



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比利時聯合銀行香港分行  
資產負債表  
二零一八年十二月三十一日  
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch  
BALANCE SHEET  
31<sup>st</sup> December 2018  
(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	31.12.2018	30.06.2018
現金及存放銀行同業結餘 Cash and balances with banks	172,998	62,179
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	-	-
存放總行及其他海外分行 Amount due from overseas offices	5,747,239	6,712,752
商業票據 Trade bills	926,711	1,147,649
各項客戶貸款及其他帳項 Advances to customers and other accounts	2,657,882	2,018,720
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	-	-
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	499,592	499,695
固定資產 Fixed assets	345	501
<b>總資產 Total assets</b>	<b>10,004,767</b>	<b>10,441,496</b>
<b>負債 LIABILITIES</b>		
中央銀行存款及結存 Deposits and balances from central banks	2,566,376	1,569,189
銀行存款及結存 Deposits and balances from banks	2,287,084	3,194,100
總行及海外分行存款及結餘 Amount due to overseas offices	2,581,598	2,656,467
客戶存款：活期存款及往來帳戶 Deposits from customers: Demand deposits and current accounts	992,531	816,086
客戶存款：定期及通知存款 Deposits from customers: Fixed and call deposits	1,132,729	1,061,511
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	444,449	1,144,143
<b>總負債 Total liabilities</b>	<b>10,004,767</b>	<b>10,441,496</b>

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附加財務資料  
二零一八年十二月三十一日  
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ADDITIONAL FINANCIAL INFORMATION  
31<sup>st</sup> December 2018  
(Expressed in thousands of Hong Kong dollars)

(1) 客戶貸款及其他帳項	31.12.2018	30.06.2018
<b>ADVANCES AND OTHER ACCOUNTS</b>		
各項客戶貸款		
Advances to customers	2,544,526	1,901,859
銀行貸款		
Advances to banks	-	-
應計利息及其他帳目		
Accrued interest and other accounts	<u>113,356</u>	<u>116,861</u>
	2,657,882	2,018,720
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	(7,783)	(18,077)
個別貸款減值撥備 Individual impairment allowances	<u>(11,733)</u>	<u>(11,749)</u>
	<u>2,638,366</u>	<u>1,988,894</u>
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	11,733	11,749
佔貸款總額百分比		
% of gross advances	0.46%	0.62%
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>(11,733)</u>	<u>(11,749)</u>
	<u>-</u>	<u>-</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	-	-
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	-	-
佔貸款總額百分比		
% of gross advances	0%	0%
六個月以上至一年		
1 year or less but over 6 months	-	-
佔貸款總額百分比		
% of gross advances	0%	0%
一年以上		
Over 1 year	11,733	11,749
佔貸款總額百分比		
% of gross advances	0.46%	0.62%
	<u>11,733</u>	<u>11,749</u>
	0.46%	0.62%
經重整客戶貸款		
Rescheduled advances to customers	544	545
佔貸款總額百分比		
% of gross advances	0.02%	0.03%

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	<u>31.12.2018</u>	<u>30.06.2018</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	-	-
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	-	-

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  
逾期債務證券  
Overdue debt securities  
三個月以上  
Over 3 months

-	-
-	-

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

	<u>31.12.2018</u>	(抵押品比例) (Collateral%)	<u>30.06.2018</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	22,771	(100%)	23,633	(100%)
土木工程 Civil engineering works	8,967	(0%)	18,294	(0%)
金融企業 Financial concerns	666	(0%)	46,400	(0%)
批發與零售業 Wholesale and retail trade	764,103	(0.20%)	266,376	(0%)
製造業 Manufacturing	108,989	(4.77%)	324,092	(1.81%)
運輸及運輸設備 Transport and transport equipment	-	(0%)	58,845	(100%)
其他 Others	144,258	(0%)	336,013	(0%)
個人 Individuals				
購買其他住宅物業貸款 Loans for the purchase of other residential properties	<u>1,152</u>	(100%)	<u>1,254</u>	(100%)
	1,050,906		1,074,907	
貿易融資 Trade Finance	789,641	(4.78%)	562,187	(6.04%)
在香港以外使用的貸款 Loans for use outside Hong Kong	<u>703,979</u>	(8.34%)	<u>264,765</u>	(0%)
	<u>2,544,526</u>	(5.00%)	<u>1,901,859</u>	(6.50%)

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二零一八年十二月三十一日  
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ADDITIONAL FINANCIAL INFORMATION  
31<sup>st</sup> December 2018  
(Expressed in thousands of Hong Kong dollars)

(3) 國際債權  
INTERNATIONAL CLAIMS

	31.12.2018			30.06.2018		
	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	725,580	-	-	982,575	-	-
離岸中心 Offshore centres						
香港, 中國 Hong Kong, China	-	-	1,671,804	-	-	1,153,726

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

	31.12.2018	30.06.2018
客戶貸款總額 - 按客戶地區分類 GROSS ADVANCES TO CUSTOMERS BY COUNTRY		
香港, 中國 Hong Kong, China	2,310,037	1,793,506
其他 Others	234,489	108,353
	<u>2,544,526</u>	<u>1,901,859</u>
逾期客戶貸款 - 按客戶地區分類 OVERDUE ADVANCES TO CUSTOMERS BY COUNTRY		
香港, 中國 Hong Kong, China	3,395	3,396
其他 Others	8,338	8,353
	<u>11,733</u>	<u>11,749</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) 流動資金維持比率  
LIQUIDITY MAINTENANCE RATIO

	季度結算至 For the quarter ended		
	31.12.2018	30.09.2018	31.12.2017
平均流動資金維持比率(%) The average LMR (%)	46.01%	46.05%	57.20%

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ADDITIONAL FINANCIAL INFORMATION  
31<sup>st</sup> December 2018  
(Expressed in thousands of Hong Kong dollars)

(6) 外匯風險額

CURRENCY RISK

二零一八年十二月三十一日主要外幣盤資料：  
Major foreign exchange positions as at 31<sup>st</sup> December 2018:

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	5,456	2,540	3	368	29	8,396
現貨負債 Spot liabilities	(5,887)	(414)	(1)	(541)	(16)	(6,859)
遠期買入 Forward purchases	11,881	1,514	6	4,088	242	17,731
遠期賣出 Forward sales	(11,282)	(3,642)	(9)	(3,918)	(255)	(19,106)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	168	(2)	(1)	(3)	-	162

二零一八年六月三十日主要外幣盤資料：  
Major foreign exchange positions as at 30<sup>th</sup> June 2018:

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	3,061	4,702	25	357	40	8,185
現貨負債 Spot liabilities	(5,721)	(321)	(20)	(515)	(25)	(6,602)
遠期買入 Forward purchases	10,854	622	25	3,814	199	15,514
遠期賣出 Forward sales	(8,091)	(5,000)	(32)	(3,674)	(214)	(17,011)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	103	3	(2)	(18)	-	86

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二零一八年十二月三十一日  
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ADDITIONAL FINANCIAL INFORMATION  
31<sup>st</sup> December 2018  
(Expressed in thousands of Hong Kong dollars)

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

			31.12.2018
交易對手類別	資產負債表風險	資產負債表外風險	總額
Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	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)	68,149	-	68,149
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	841,073	986	842,059
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	81,110	82,771	163,881
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	991,478	83,757	1,075,235
減去準備金後之總資產 Total assets after provision	9,985,164		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	9.93%		

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**ADDITIONAL FINANCIAL INFORMATION**  
 31<sup>st</sup> December 2018  
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			30.06.2018
交易對手類別	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
Types of Counterparties			
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)	252,155	2,408	254,563
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	607,261	3,928	611,189
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	160,984	42,552	203,536
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	1,021,546	48,888	1,070,434
減去準備金後之總資產 Total assets after provision	10,411,670		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	9.81%		

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(8) 資產負債表外風險

OFF-BALANCE SHEET EXPOSURES

	31.12.2018	30.06.2018
或然負債及承擔		
Contingent liabilities and commitments		
直接信貸代替品		
Direct credit substitutes	17,076	11,932
與交易有關之或然負債		
Transaction related contingencies	-	-
與貿易相關之或然負債		
Trade related contingencies	402,597	306,791
其他承擔		
Other commitments	1,772,170	2,792,273
其他		
Others	923,292	4,065,816
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額		
Contract Amount	23,042,178	18,727,062
(公平價值)		
(Fair Value)	(146,526)	(153,403)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	3,366,474	2,744,695
(公平價值)		
(Fair Value)	(24,972)	(33,133)

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(亞太區)、司庫(亞太區)、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資金維持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。

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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 (Asia Pacific), Treasurer (Asia Pacific), Head of Corporate Banking, Head of Operations and Head of Accounts. The committee meets once a quarter and reviews the following key aspects:-

- 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.

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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.

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(11) 按合約到期日分析

CONTRACTUAL MATURITY ANALYSIS

31.12.2018	相關項目產生的現金流量和證券流量的合同到期日						總計 Total
	Contractual maturity of cash flows and securities flows arising from the relevant items	一個月內 Up to 1 month	一至三個月 1 to 3 months	三月至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	
負債							
On-balance sheet liabilities							
非銀行客戶存款							
Deposits from non-bank customers							
- 抵押存款	-	12,816	8,011	11,108	-	-	31,935
- Pledged deposits	-	12,816	8,011	11,108	-	-	31,935
往來賬戶	992,531	-	-	-	-	-	992,531
- Current accounts	992,531	-	-	-	-	-	992,531
- 通知及定期存款	525,627	541,284	26,011	8,141	-	-	1,101,063
- Call and fixed deposits	525,627	541,284	26,011	8,141	-	-	1,101,063
衍生工具合約產生的應付金額	14	4,774	12,394	53,960	1,301	-	72,443
Amount payable arising from derivative contracts	14	4,774	12,394	53,960	1,301	-	72,443
金管局之外匯基金存款	2,566,637	-	-	-	-	-	2,566,637
Due to MA for account of Exchange Fund	2,566,637	-	-	-	-	-	2,566,637

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31.12.2018	Contractual maturity of cash flows and securities flows arising from the relevant items							總計 Total
	下一個工作天 Next day	一個月內 Up to 1 month	一至三個月 1 to 3 months	三月至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定日期 Indefinite	
銀行存款 Due to banks	2,337,235	2,001,650	235,407	-	-	298,000	-	4,872,292
其他負債 Other liabilities	252,278	3,226	2,881	3,994	-	-	34,592	296,971
資本及儲備 Capital and reserves	-	-	51,292	-	-	-	-	51,292
總額 Total	6,674,322	2,563,750	335,996	77,203	1,301	298,000	34,592	9,985,164
<b>資產負債表外之責任</b>								
Off-balance sheet obligations	-	-	-	-	-	-	172,649	172,649
不可撤銷貸款承諾 Irrevocable loan commitments or facilities granted	1,877,016	12,806,811	2,973,138	5,523,965	2,686,343	453,713	-	26,320,986
衍生工具合約產生之合約責任 Contractual obligations arising from derivative contracts	-	-	-	-	-	-	-	-
其他 Others	-	260,865	115,527	38,077	1,566	-	-	416,035
總額 Total	1,877,016	13,067,676	3,088,665	5,562,042	2,687,909	453,713	172,649	26,909,670

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31.12.2018	相關項目產生的現金流量和證券流量的合同到期日							總計 Total
	Contractual maturity of cash flows and securities flows arising from the relevant items	一個月內 Up to 1 month	一至三個月 1 to 3 months	三月至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定日期 Indefinite	
資產								
On-balance sheet assets								
現金	1	-	-	-	-	-	-	1
Cash on hand								
衍生工具合約產生的 應收金額	627	4,855	13,269	56,252	1,489	-	-	80,447
Amount receivable arising from derivative contracts								
金管局之外匯基金 存放	33,336	-	-	-	-	-	-	33,336
Due from MIA for account of Exchange Fund								
銀行存放	4,681,831	1,206,682	-	-	-	-	-	5,888,513
Due from banks								
其他債務證券	-	299,871	199,646	-	-	-	-	499,517
Other debit securities								
商業票據	8,870	508,518	293,723	117,404	-	-	-	928,515
Trade bills								
各項客戶貸款	16,723	575,173	158,077	255,024	515,637	1,014,998	11,733	2,547,365
Advances to customers								
其他資產	16	3,714	916	-	-	-	2,824	7,470
Other assets								

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31.12.2018	相關項目產生的現金流量和證券流量的合同到期日 Contractual maturity of cash flows and securities flows arising from the relevant items							總計 Total
	下一個工作天 Next day	一個月內 Up to 1 month	一至三個月 1 to 3 months	三月至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定日期 Indefinite	
總額 Total	4,741,404	2,598,813	665,631	428,680	517,126	1,014,998	14,557	9,985,164
資產負債表外之索賠 Off-balance sheet claims								
衍生工具合約產生之合約索賠 Contractual claims arising from derivative contracts	2,851,651	11,917,711	2,989,040	5,509,563	2,686,974	453,713	-	26,408,652
總額 Total	2,851,651	11,917,711	2,989,040	5,509,563	2,686,974	453,713	-	26,408,652
合同到期日錯配 Contractual maturity mismatch	(958,283)	(1,114,902)	230,010	298,998	514,890	716,998		
累計合同到期日錯配 Cumulative contractual maturity mismatch	(958,283)	(2,073,185)	(1,843,175)	(1,544,177)	(1,029,287)	(312,289)		

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30.06.2018	相關項目產生的現金流量和證券流量的合同到期日						總計 Total
	Contractual maturity of cash flows and securities flows arising from the relevant items	一個月內 Up to 1 month	一至三個月 1 to 3 months	三月至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	
負債							
On-balance sheet liabilities							
非銀行客戶存款							
Deposits from non-bank customers							
- 抵押存款	-	10,350	17,590	11,815	-	-	39,755
- Pledged deposits	-	10,350	17,590	11,815	-	-	39,755
- 往來賬戶	816,086	-	-	-	-	-	816,086
- Current accounts	816,086	-	-	-	-	-	816,086
- 通知及定期存款	439,576	556,820	13,099	12,590	-	-	1,022,085
- Call and fixed deposits	439,576	556,820	13,099	12,590	-	-	1,022,085
衍生工具合約產生的應付金額	568	1,463	4,460	25,297	27	-	31,815
Amount payable arising from derivative contracts	568	1,463	4,460	25,297	27	-	31,815
金管局之外匯基金存款	1,569,372	-	-	-	-	-	1,569,372
Due to MA for account of Exchange Fund	1,569,372	-	-	-	-	-	1,569,372

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30.06.2018	Contractual maturity of cash flows and securities flows arising from the relevant items							總計 Total
	下一個工作天 Next day	一個月內 Up to 1 month	一至三個月 1 to 3 months	三月至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定日期 Indefinite	
銀行存款 Due to banks	3,199,359	1,572,340	785,674	-	-	298,000	-	5,855,373
其他負債 Other liabilities	1,016,908	3,591	2,712	2,803	-	-	30,799	1,056,813
資本及儲備 Capital and reserves	-	-	-	20,371	-	-	-	20,371
總額 Total	7,041,869	2,144,564	823,535	72,876	27	298,000	30,799	10,411,670
資產負債表外之責任 Off-balance sheet obligations								
不可撤銷貸款承諾 額及信用授予 Irrevocable loan commitments or facilities granted	-	-	-	58,845	-	-	269,402	328,247
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	5,014,984	3,637,425	2,122,423	7,304,610	156,928	458,722	-	18,695,092
其他 Others	16,420	67,008	202,331	34,630	2,400	-	-	322,789
總額 Total	5,031,404	3,704,433	2,324,754	7,398,085	159,328	458,722	269,402	19,346,128

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	Contractual maturity of cash flows and securities flows arising from the relevant items	一個月內 Up to 1 month	一至三個月 1 to 3 months	三月至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定日期 Indefinite	
資產								
On-balance sheet assets								
現金	1	-	-	-	-	-	-	1
Cash on hand								
衍生工具合約產生的應收金額	809	4,704	4,558	30,659	25	-	-	40,755
Amount receivable arising from derivative contracts								
金管局之外匯基金存放	17,356	-	-	-	-	-	-	17,356
Due from MA for account of Exchange Fund								
銀行存放	5,067,653	1,690,888	-	-	-	-	-	6,758,541
Due from banks								
其他債務證券	-	299,884	199,724	-	-	-	-	499,608
Other debit securities								
商業票據	113,931	577,312	367,944	94,056	-	-	-	1,153,243
Trade bills								
各項客戶貸款	97,870	325,061	142,587	159,937	572,230	11,749	-	1,903,071
Advances to customers								
其他資產	24,810	50	988	-	-	-	-	39,095
Other assets								

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30.06.2018	相關項目產生的現金流量和證券流量的合同到期日							總計 Total
	Contractual maturity of cash flows and securities flows arising from the relevant items	以下一個月內 Up to 1 month	一至三個月 1 to 3 months	三月至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定日期 Indefinite	
總額 Total	5,322,430	2,897,899	715,801	284,652	572,255	593,637	24,996	10,411,670
資產負債表外之索賠 Off-balance sheet claims								
衍生工具合約產生 之合約索賠 Contractual claims arising from derivative contracts	5,013,178	3,661,696	2,132,302	7,304,650	156,514	458,722	-	18,727,062
總額 Total	5,013,178	3,661,696	2,132,302	7,304,650	156,514	458,722	-	18,727,062
合同到期日錯配 Contractual maturity mismatch	(1,737,665)	710,598	(300,186)	118,341	569,414	295,637		
累計合同到期日錯配 Cumulative contractual maturity mismatch	(1,737,665)	(1,027,067)	(1,327,253)	(1,208,912)	(639,498)	(343,861)		

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KBC BANK N.V.  
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	<u>31.12.2018</u>	<u>30.06.2018</u>
股東資金總額 Shareholders' Funds	16,709	15,724
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)	18.4% (Basel III) (資本協定三)	19.9% (Basel III) (資本協定三)
總資產 Total Assets	248,940	266,379
總負債 Total Liabilities	232,231	250,655
總放款 Total Loans to Customers	144,810	143,277
總客戶存放 Total Deposits of Customers	160,628	161,268
	<u>1.1.2018 to</u> <u>31.12.2018</u>	<u>1.1.2017 to</u> <u>31.12.2017</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	2,779	3,073

\* Bank Information 銀行資料 \*