



比利時聯合銀行香港分行  
KBC BANK N.V. HONG KONG BRANCH  
(於比利時註冊成立之有限公司)  
(Incorporated in Belgium with limited liability)

二零二零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 2020

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)

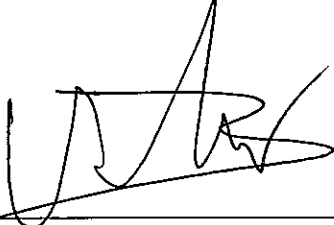
Bank Information (Consolidated Basis)

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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 \*\***

20<sup>th</sup> April, 2021

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  
截至二零二零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 31<sup>st</sup> DECEMBER 2020  
(Expressed in thousands of Hong Kong dollars)

	01.01.2020 To 31.12.2020	01.01.2019 To 31.12.2019
利息收入 Interest income	159,963	376,934
利息支出 Interest expense	<u>(99,768)</u>	<u>(286,507)</u>
淨利息收入 Net interest income	60,195	90,427
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	6,637	5,849
- 持作買賣用途的證券的收益減虧損 - Gains less losses on securities held for trading purposes	-	-
- 其他買賣收益減虧損 - Gains less losses from other trading activities	603	239
- 收費及佣金收入 - Fees and commission income	16,392	23,002
- 佣金支出 - Commission paid	<u>(586)</u>	<u>(579)</u>
- 其他 - Others	-	<u>(6)</u>
	<u>83,241</u>	<u>118,932</u>
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(35,890)	(41,313)
- 租金 - Rental expenses	(811)	(610)
- 其他支出 - Other expenses	<u>(27,250)</u>	<u>(63,951)</u>
	19,290	46,632
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	(9,172)	16,934
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	10,118	63,566
本期稅項/稅項撥備回撥 - 香港 Current tax/Previous tax overprovision - Hong Kong	(518)	(9,360)
遞延稅項 Deferred tax	<u>(127)</u>	<u>(622)</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	9,473	53,584
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>9,473</u>	<u>53,584</u>

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



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Section A - Branch Information (Hong Kong Office only)

比利時聯合銀行香港分行  
資產負債表  
二零二零年十二月三十一日  
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch  
BALANCE SHEET  
31<sup>st</sup> DECEMBER 2020  
(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	31.12.2020	30.06.2020
存放中央銀行結餘 Balances with central banks	57,423	1,044
現金及存放銀行同業結餘 Cash and balances with banks	46,011	47,609
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	5,326,038	4,424,730
商業票據 Trade bills	452,860	1,240,471
各項客戶貸款及其他帳項 Advances to customers and other accounts	833,767	1,403,538
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	6	-
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	500,001	499,898
固定資產 Fixed assets	837	1,045
<b>總資產 Total assets</b>	<b>7,216,943</b>	<b>7,618,335</b>
<b>負債 LIABILITIES</b>		
中央銀行存款及結存 Deposits and balances from central banks	1,550,680	3,100,125
銀行存款及結存 Deposits and balances from banks	3,468,994	2,460,453
總行及海外分行存款及結餘 Amount due to overseas offices	593,819	755,593
客戶存款：活期存款及往來帳戶 Deposits from customers: Demand deposits and current accounts	876,262	769,174
客戶存款：定期及通知存款 Deposits from customers: Fixed and call deposits	551,390	401,122
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	175,798	131,868
<b>總負債 Total liabilities</b>	<b>7,216,943</b>	<b>7,618,335</b>

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



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附加財務資料  
 二零二零年十二月三十一日  
 (以港幣千元位列示)

**ADDITIONAL FINANCIAL INFORMATION**  
 31<sup>st</sup> DECEMBER 2020  
 (Expressed in thousands of Hong Kong dollars)

(1) 客戶貸款及其他帳項	31.12.2020	30.06.2020
<b>ADVANCES AND OTHER ACCOUNTS</b>		
各項客戶貸款		
Advances to customers	751,795	1,329,371
銀行貸款		
Advances to banks	-	-
應計利息及其他帳目		
Accrued interest and other accounts	<u>81,972</u>	<u>74,167</u>
	833,767	1,403,538
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	(3,327)	(5,290)
個別貸款減值撥備 Individual impairment allowances	<u>(17,938)</u>	<u>(14,482)</u>
	<u>812,502</u>	<u>1,383,766</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	18,940	20,330
佔貸款總額百分比		
% of gross advances	2.52%	1.53%
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>(17,938)</u>	<u>(14,482)</u>
	<u>1,002</u>	<u>5,848</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	-	11,412
佔貸款總額百分比		
% of gross advances	0%	0.86%
六個月以上至一年		
1 year or less but over 6 months	10,019	-
佔貸款總額百分比		
% of gross advances	1.33%	0%
一年以上		
Over 1 year	8,921	8,918
佔貸款總額百分比		
% of gross advances	<u>1.19%</u>	<u>0.67%</u>
	18,940	20,330
	2.52%	1.53%
經重整客戶貸款		
Rescheduled advances to customers	-	-
佔貸款總額百分比		
% of gross advances	0.00%	0.00%

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



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附加財務資料  
 二零二零年十二月三十一日  
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	<u>31.12.2020</u>	<u>30.06.2020</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 SECTORS**

	<u>31.12.2020</u>	(抵押品比例) (Collateral%)	<u>30.06.2020</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	32,621	(69.34%)	6,565	(100.00%)
金融企業 Financial concerns	666	(0.00%)	666	(0.00%)
資訊科技 Information technology	2,326	(0.00%)	2,325	(0.00%)
批發與零售業 Wholesale and retail trade	22,696	(0.00%)	579,225	(2.16%)
製造業 Manufacturing	43,005	(0.00%)	16,421	(13.40%)
其他 Others	775	(0.00%)	11,628	(0.00%)
個人 Individuals				
購買其他住宅物業貸款 Loans for the purchase of other residential properties	<u>736</u>	(100.00%)	<u>844</u>	(100.00%)
	102,825		617,674	
貿易融資 Trade Finance	244,340	(4.00%)	281,361	(4.57%)
在香港以外使用的貸款 Loans for use outside Hong Kong	<u>404,630</u>	(4.91%)	<u>430,336</u>	(6.39%)
	<u>751,795</u>	(7.05%)	<u>1,329,371</u>	(4.70%)

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



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 二零二零年十二月三十一日  
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**ADDITIONAL FINANCIAL INFORMATION**  
**31<sup>st</sup> DECEMBER 2020**  
 (Expressed in thousands of Hong Kong dollars)

**(3) 國際債權**  
**INTERNATIONAL CLAIMS**

	銀行 Banks	官方機構 Official Sector	31.12.2020			銀行 Banks	官方機構 Official Sector	30.06.2020		
			非銀行私人機構 Non-bank private sector		其他 Others			非銀行私人機構 Non-bank private sector		其他 Others
			非銀行金 融機構 Non-bank financial institution	非金融私 人機構 Non- financial private sector				非銀行金 融機構 Non-bank financial institution	非金融私 人機構 Non- financial private sector	
亞太發展 Developing Asia & Pacific										
中國 China	399,939	-	-	-	-	1,132,407	-	-	-	-
離岸中心 Offshore centres										
香港, 中國 Hong Kong, China	9,656	-	-	397,375	-	27,917	-	-	974,924	-

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**

	31.12.2020	30.06.2020
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	566,006	1,168,753
其他 Others	185,789	160,618
	<u>751,795</u>	<u>1,329,371</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	10,685	12,078
其他 Others	8,255	8,252
	<u>18,940</u>	<u>20,330</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.

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



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附加財務資料  
 二零二零年十二月三十一日  
 (以港幣千元位列示)

**ADDITIONAL FINANCIAL INFORMATION**  
**31<sup>st</sup> DECEMBER 2020**  
 (Expressed in thousands of Hong Kong dollars)

**(5) 外匯風險額**

**CURRENCY RISK**

二零二零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 2020:

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	827	5,181	1	27	25	6,061
現貨負債 Spot liabilities	(4,523)	(633)	-	(67)	(26)	(5,249)
遠期買入 Forward purchases	9,275	608	-	1,998	400	12,281
遠期賣出 Forward sales	(5,170)	(5,158)	-	(1,957)	(400)	(12,685)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	409	(2)	1	1	(1)	408

二零二零年六月三十日主要外幣盤資料：  
 Major foreign exchange positions as at 30<sup>th</sup> June 2020:

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	2,168	4,266	1	31	8	6,474
現貨負債 Spot liabilities	(4,328)	(808)	(1)	(111)	(8)	(5,256)
遠期買入 Forward purchases	10,677	3,114	-	1,435	174	15,400
遠期賣出 Forward sales	(8,176)	(6,572)	-	(1,356)	(174)	(16,278)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	341	-	-	(1)	-	340

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**ADDITIONAL FINANCIAL INFORMATION**  
 31<sup>st</sup> DECEMBER 2020  
 (Expressed in thousands of Hong Kong dollars)

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

	<b>31.12.2020</b>		
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)	-	-	-
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	666	-	666
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	397,609	38,637	436,246
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	325	20,634	20,959
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	216,221	133,632	349,853
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	614,821	192,903	807,724
減去準備金後之總資產 Total assets after provision	7,195,678		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	8.54%		

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**ADDITIONAL FINANCIAL INFORMATION**  
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	<b>30.06.2020</b>		
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)	-	-	-
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	666	-	666
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	387,402	140,206	527,608
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	983	-	983
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	208,450	-	208,450
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	597,501	140,206	737,707
減去準備金後之總資產 Total assets after provision	7,598,563		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	7.86%		

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**(7) 資產負債表外風險**

**OFF-BALANCE SHEET EXPOSURES**

	<u>31.12.2020</u>	<u>30.06.2020</u>
或然負債及承擔		
Contingent liabilities and commitments		
直接信貸代替品		
Direct credit substitutes	-	-
與交易有關之或然負債		
Transaction related contingencies	10,404	10,177
與貿易相關之或然負債		
Trade related contingencies	235,884	127,062
其他承擔		
Other commitments	2,759,268	2,568,769
其他		
Others	-	4,124,430
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額		
Contract Amount	14,689,476	18,872,173
(公平價值)		
(Fair Value)	(93,510)	(115,754)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	466,319	437,011
(公平價值)		
(Fair Value)	(7,416)	(8,222)

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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**(8) 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.

<b>(9) 流動資金維持比率</b> <b>LIQUIDITY MAINTENANCE RATIO</b>	季度結算至 Quarter ended	季度結算至 Quarter ended
	<b>31.12.2020</b>	<b>31.12.2019</b>
平均流動資金維持比率(%) Average Liquidity Maintenance Ratio (%)	52.48%	45.95%

上述比率以報告期內每個歷月之平均值計算簡單平均數。  
The above ratios are calculated as the arithmetic mean of each calendar month's average value for the reporting period.

**(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。

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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 (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.

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- 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.

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(11) 按合約到期日分析

CONTRACTUAL MATURITY ANALYSIS

31.12.2020	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
	下一工作天 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	
<b>負債</b> On-balance sheet liabilities								
非銀行客戶存款 Deposits from non-bank customers								
- 抵押存款 - Pledged deposits	-	3,714	450	14,585	-	-	-	18,749
- 往來賬戶 - Current accounts	876,262	-	-	-	-	-	-	876,262
- 通知及定期存款 - Call and fixed deposits	338,952	150,483	33,321	9,901	-	-	-	532,657
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	-	1,400	5,625	31,974	-	-	-	38,999
金管局之外匯基金存款 Due to MA for account of Exchange Fund	-	1,550,697	-	-	-	-	-	1,550,697

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31.12.2020	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	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	總計 Total
銀行存款 Due to banks	14,036	3,750,863	-	-	-	-	298,000	-	4,062,899
其他負債 Other liabilities	32,505	418	850	591	-	-	71,580	-	105,944
資本及儲備 Capital and reserves	-	-	9,471	-	-	-	-	-	9,471
總額 Total	1,261,755	5,457,575	49,717	57,051	-	-	298,000	71,580	7,195,678
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	-	-	-	31,307	13,816	-	922,612	-	967,735
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	-	9,114,040	3,761,867	1,405,188	874,700	-	-	-	15,155,795
其他 Others	-	63,159	96,852	84,432	1,551	-	293	-	246,287
總額 Total	-	9,177,199	3,858,719	1,520,927	890,067	-	922,905	-	16,369,817

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31.12.2020	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
	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	
<b>資產</b> On-balance sheet assets								
現金 Cash on hand	-	-	-	-	-	-	-	-
衍生工具合約產生的 應收金額 Amount receivable arising from derivative contracts	2,178	3,576	8,210	32,764	-	-	-	46,728
金管局之外匯基金 存放 Due from MA for account of Exchange Fund	57,423	-	-	-	-	-	-	57,423
銀行存放 Due from banks	59,066	5,313,614	-	-	-	-	-	5,372,680
其他債務證券 Other debit securities	-	300,000	199,987	-	-	-	-	499,987
商業票據 Trade bills	-	138,739	200,317	114,681	-	-	-	453,737
各項客戶貸款 Advances to customers	-	130,848	124,812	123,752	291,755	62,079	18,940	752,186
其他資產 Other assets	-	797	-	-	-	-	12,140	12,937

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31.12.2020	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	下一工作天 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	總計 Total
總額 Total		118,667	5,887,574	533,326	271,197	291,755	62,079	31,080	7,195,678
<b>資產負債表外之索賠</b> Off-balance sheet claims									
衍生工具合約產生之合約索賠 Contractual claims arising from derivative contracts		-	9,088,157	3,757,267	1,413,661	874,700	-	-	15,133,785
總額 Total		-	9,088,157	3,757,267	1,413,661	874,700	-	-	15,133,785
合同到期日錯配 Contractual maturity mismatch		(1,143,088)	340,957	382,157	106,880	276,388	(235,921)		
累計合同到期日錯配 Cumulative contractual maturity mismatch		(1,143,088)	(802,131)	(419,974)	(313,094)	(36,706)	(272,627)		

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30.06.2020	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
	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	
<b>負債</b> On-balance sheet liabilities								
<b>非銀行客戶存款</b> Deposits from non-bank customers								
- 抵押存款 - Pledged deposits	-	15,901	-	9,725	-	-	-	25,626
- 往來賬戶 - Current accounts	769,173	-	-	-	-	-	-	769,173
- 通知及定期存款 - Call and fixed deposits	321,961	834	43,709	9,040	-	-	-	375,544
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	46	500	6,086	21,679	-	-	-	28,311
金管局之外匯基金存款 Due to MA for account of Exchange Fund	3,100,142	-	-	-	-	-	-	3,100,142

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30.06.2020	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	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	總計 Total
銀行存款 Due to banks	2,484,172	433,940	-	-	-	-	298,000	-	3,216,112
其他負債 Other liabilities	34,506	1,227	2,645	413	-	-	38,493	-	77,284
資本及儲備 Capital and reserves	-	-	-	6,371	-	-	-	-	6,371
總額 Total	6,710,000	452,402	52,440	47,228	-	298,000	38,493	-	7,598,563
<b>資產負債表外之責任</b> Off-balance sheet obligations									
不可撤銷貸款承諾 額及信用授予 Irrevocable loan commitments or facilities granted	-	-	-	74,597	25,136	-	242,244	-	341,977
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	13,531,564	807,542	5,475,337	2,893,672	707,375	-	-	-	23,415,490
其他 Others	-	39,476	68,372	27,841	1,550	-	-	-	137,239
總額 Total	13,531,564	847,018	5,543,709	2,996,110	734,061	-	242,244	-	23,894,706

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30.06.2020	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
	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	
<b>資產</b> On-balance sheet assets								
現金 Cash on hand	-	-	-	-	-	-	-	-
衍生工具合約產生的應收金額 Amount receivable arising from derivative contracts	2,778	1,096	5,991	20,055	-	-	-	29,920
金管局之外匯基金存放 Due from MA for account of Exchange Fund	1,044	-	-	-	-	-	-	1,044
銀行存放 Due from banks	4,174,200	299,652	-	-	-	-	-	4,473,852
其他債務證券 Other debit securities	-	299,999	199,978	-	-	-	-	499,977
商業票據 Trade bills	14,121	359,375	820,473	48,897	-	-	-	1,242,866
各項客戶貸款 Advances to customers	499	242,088	43,577	56,257	345,526	621,744	20,360	1,330,051
其他資產 Other assets	-	844	-	-	-	-	20,009	20,853

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30.06.2020	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							
	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	總計 Total
總額 Total	4,192,642	1,203,054	1,070,019	125,209	345,526	621,744	40,369	7,598,563
<b>資產負債表外之索賠</b> Off-balance sheet claims								
衍生工具合約產生之合約索賠 Contractual claims arising from derivative contracts	9,414,011	809,869	5,481,941	2,895,988	707,375	-	-	19,309,184
總額 Total	9,414,011	809,869	5,481,941	2,895,988	707,375	-	-	19,309,184
合同到期日錯配 Contractual maturity mismatch	(6,634,911)	713,503	955,811	(22,141)	318,840	323,744		
累計合同到期日錯配 Cumulative contractual maturity mismatch	(6,634,911)	(5,921,408)	(4,965,597)	(4,987,738)	(4,668,898)	(4,345,154)		

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比利時聯合銀行  
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KBC BANK N.V.  
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	<u>31.12.2020</u>	<u>30.06.2020</u>
股東資金總額 Shareholders' Funds	16,067	15,189
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)	19.2% (Basel III) (資本協定三)	17.8% (Basel III) (資本協定三)
總資產 Total Assets	284,399	281,789
總負債 Total Liabilities	268,332	266,600
總放款 Total Loans to Customers	157,650	155,647
總客戶存放 Total Deposits of Customers	191,347	185,990
	<u>1.1.2020 to</u> <u>31.12.2020</u>	<u>1.1.2019 to</u> <u>31.12.2019</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	1,188	2,541

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