



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)

二零二二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 2022**

香港分行資料（只包括香港辦事處）

Branch Information (Hong Kong Office only)

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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 ****

17th April, 2023

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)
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比利時聯合銀行香港分行
損益帳
截至二零二二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 2022
(Expressed in thousands of Hong Kong dollars)

	01.01.2022 To 31.12.2022	01.01.2021 To 31.12.2021
利息收入 Interest income	223,062	139,179
利息支出 Interest expense	<u>(154,256)</u>	<u>(98,830)</u>
淨利息收入 Net interest income	68,806	40,349
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	7,710	10,045
- 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	1,957	-
- 收費及佣金收入 - Fees and commission income	27,949	21,778
- 佣金支出 - Commission paid	<u>(663)</u>	<u>(621)</u>
- 其他 - Others	<u>-</u>	<u>-</u>
	105,759	71,551
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(33,832)	(36,645)
- 租金 - Rental expenses	(593)	(565)
- 其他支出 - Other expenses	<u>(28,149)</u>	<u>(63,807)</u>
	43,185	7,744
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	(41,968)	(628)
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	1,217	7,116
本期稅項/稅項撥備回撥 - 香港 Current tax/Previous tax overprovision - Hong Kong	-	(988)
遞延稅項 Deferred tax	<u>75</u>	<u>(42)</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	1,292	6,086
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>1,292</u>	<u>6,086</u>

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比利時聯合銀行香港分行
資產負債表
二零二二年十二月三十一日
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch
BALANCE SHEET
31st DECEMBER 2022
(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	31.12.2022	30.06.2022
存放中央銀行結餘 Balances with central banks	2,135	58,574
現金及存放銀行同業結餘 Cash and balances with banks	136,291	89,803
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	3,735,881	3,993,692
商業票據 Trade bills	523,159	1,339,580
各項客戶貸款及其他帳項 Advances to customers and other accounts	1,149,743	1,421,485
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	1	2
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	498,791	499,929
固定資產 Fixed assets	334	468
總資產 Total assets	6,046,335	7,403,533
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,339,106	2,353,702
銀行存款及結存 Deposits and balances from banks	1,469,375	1,572,596
總行及海外分行存款及結餘 Amount due to overseas offices	314,308	1,902,052
客戶存款：活期存款及往來帳戶 Deposits from customers : Demand deposits and current accounts	572,888	698,210
客戶存款：定期及通知存款 Deposits from customers : Fixed and call deposits	1,010,482	625,954
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	340,176	251,019
總負債 Total liabilities	6,046,335	7,403,533

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ADDITIONAL FINANCIAL INFORMATION
31st DECEMBER 2022
(Expressed in thousands of Hong Kong dollars)

(1) 客戶貸款及其他帳項	31.12.2022	30.06.2022
ADVANCES AND OTHER ACCOUNTS		
各項客戶貸款		
Advances to customers	1,098,289	1,320,301
銀行貸款		
Advances to banks	-	-
應計利息及其他帳目		
Accrued interest and other accounts	51,454	101,184
	1,149,743	1,421,485
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	(3,526)	(7,567)
個別貸款減值撥備 Individual impairment allowances	(48,580)	(10,502)
	<u>1,097,637</u>	<u>1,403,416</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	88,029	19,309
佔貸款總額百分比		
% of gross advances	8.02%	1.46%
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)	(48,580)	(10,502)
	<u>39,449</u>	<u>8,807</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	-	6,674
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	-	9,035
佔貸款總額百分比		
% of gross advances	0%	0.68%
六個月以上至一年		
1 year or less but over 6 months	77,970	-
佔貸款總額百分比		
% of gross advances	7.10%	0%
一年以上		
Over 1 year	8,967	9,019
佔貸款總額百分比		
% of gross advances	0.82%	0.68%
	86,937	18,054
	7.92%	1.37%
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%

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	<u>31.12.2022</u>	<u>30.06.2022</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>31.12.2022</u>	(抵押品比例) (Collateral%)	<u>30.06.2022</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	12,551	(100.00%)	19,182	(100.00%)
土木工程 Civil engineering works	20,000	(0.00%)	20,000	(0.00%)
金融企業 Financial concerns	666	(0.00%)	666	(0.00%)
資訊科技 Information technology	1,092	(0.00%)	1,255	(0.00%)
批發與零售業 Wholesale and retail trade	16,238	(0.00%)	36,967	(0.00%)
製造業 Manufacturing	45,301	(0.00%)	88,358	(0.00%)
個人 Individuals				
購買其他住宅物業貸款 Loans for the purchase of other residential properties	-	(0%)	-	(0%)
	95,848		166,428	
貿易融資 Trade Finance	426,168	(0.44%)	390,353	(1.99%)
在香港以外使用的貸款 Loans for use outside Hong Kong	576,273	(3.73%)	763,520	(2.22%)
	<u>1,098,289</u>	(3.27%)	<u>1,320,301</u>	(3.32%)

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(3) 國際債權 INTERNATIONAL CLAIMS

	銀行 <u>Banks</u>	官方機構 <u>Official Sector</u>	<u>31.12.2022</u>		其他 <u>Others</u>	銀行 <u>Banks</u>	官方機構 <u>Official Sector</u>	<u>30.06.2022</u>		其他 <u>Others</u>
			非銀行私人機構 <u>Non-bank private sector</u>					非銀行私人機構 <u>Non-bank private sector</u>		
			非銀行金融機構 <u>Non-bank financial institution</u>	非金融私人機構 <u>Non-financial private sector</u>				非銀行金融機構 <u>Non-bank financial institution</u>	非金融私人機構 <u>Non-financial private sector</u>	
亞太發展 Developing Asia & Pacific										
中國 China	449,173	-	-	-	-	1,092,126	-	-	-	-
離岸中心 Offshore centres										
香港, 中國 Hong Kong, China	133,177	-	-	638,227	-	19,238	-	-	613,485	-

上述國際債權只列示主要項目(超過總額百分之十)。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

	31.12.2022	30.06.2022
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	897,732	1,128,250
其他 Others	200,557	192,051
	<u>1,098,289</u>	<u>1,320,301</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	1,758	9,701
其他 Others	86,271	8,353
	<u>88,029</u>	<u>18,054</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.

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(5) 外匯風險額
CURRENCY RISK

二零二二年十二月三十一日主要外幣盤資料：
Major foreign exchange positions as at 31st DECEMBER 2022:

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	1,098	3,439	17	277	5	4,836
現貨負債 Spot liabilities	(3,559)	(261)	(17)	(298)	(6)	(4,141)
遠期買入 Forward purchases	7,752	128	-	2,123	-	10,003
遠期賣出 Forward sales	(5,206)	(3,305)	-	(2,105)	-	(10,616)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	85	1	-	(3)	(1)	82

二零二二年六月三十日主要外幣盤資料：
Major foreign exchange positions as at 30th June 2022:

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	1,937	3,839	6	57	14	5,853
現貨負債 Spot liabilities	(5,299)	(421)	(5)	(175)	(16)	(5,916)
遠期買入 Forward purchases	9,952	2,012	2	1,887	53	13,906
遠期賣出 Forward sales	(6,521)	(5,429)	(8)	(1,771)	(50)	(13,779)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	69	1	(5)	(2)	1	64

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

			31.12.2022
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	630,288	301,661	931,949
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	120	-	120
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	330,161	379,317	709,478
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	961,235	680,978	1,642,213
減去準備金後之總資產 Total assets after provision	5,994,229		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	16.04%		

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			30.06.2022
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)	-	-	-
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	520,290	331,246	851,536
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	1,187	17,373	18,560
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	519,162	727,832	1,246,994
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	1,041,305	1,076,451	2,117,756
減去準備金後之總資產 Total assets after provision	7,385,455		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	14.10%		

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(7) 資產負債表外風險

OFF-BALANCE SHEET EXPOSURES

	<u>31.12.2022</u>	<u>30.06.2022</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	25,400	27,275
與貿易相關之或然負債		
Trade related contingencies	329,814	658,969
其他承擔		
Other commitments	2,452,808	1,900,582
其他		
Others	3,264,564	3,642,737
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額		
Contract Amount	12,888,419	16,345,044
(公平價值)		
(Fair Value)	(9,076)	(15,556)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	120,796	210,775
(公平價值)		
(Fair Value)	(1,989)	(1,738)

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.

(9) 流動資金維持比率 LIQUIDITY MAINTENANCE RATIO	季度結算至 Quarter ended	季度結算至 Quarter ended
	<u>31.12.2022</u>	<u>31.12.2021</u>
平均流動資金維持比率(%)		
Average Liquidity Maintenance Ratio (%)	49.48%	50.28%

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

31.12.2022	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
負債 On-balance sheet liabilities								
非銀行客戶存款 Deposits from non-bank customers								
- 抵押存款 - Pledged deposits	-	5,249	2,751	1,759	-	-	-	9,759
- 往來賬戶 - Current accounts	572,889	-	-	-	-	-	-	572,889
- 通知及定期存款 - Call and fixed deposits	849,750	130,706	20,855	-	-	-	-	1,001,311
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	72	1,253	8,644	14,905	-	-	-	24,874
金管局之外匯基金存款 Due to MA for account of Exchange Fund	2,339,742	-	-	-	-	-	-	2,339,742

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31.12.2022	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	1,485,976	-	-	-	-	298,000	-	1,783,976
其他負債 Other liabilities	178,659	1,614	2,990	14	-	-	77,116	260,393
資本及儲備 Capital and reserves	-	-	-	1,285	-	-	-	1,285
總額 Total	5,427,088	138,822	35,240	17,963	-	298,000	77,116	5,994,229
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	-	-	-	-	18,481	-	1,224,658	1,243,139
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	3,225,540	2,842,376	5,837,419	1,003,879	100,000	-	-	13,009,214
其他 Others	-	36,364	223,155	93,100	2,339	-	256	355,214
總額 Total	3,225,540	2,878,740	6,060,574	1,096,979	120,820	-	1,224,914	14,607,567

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31.12.2022	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
資產								
On-balance sheet assets								
現金	-	-	-	-	-	-	-	-
Cash on hand								
衍生工具合約產生的應收金額	642	5,482	10,556	7,224	-	-	-	23,904
Amount receivable arising from derivative contracts								
金管局之外匯基金存放	2,135	-	-	-	-	-	-	2,135
Due from MA for account of Exchange Fund								
銀行存放	3,573,031	301,990	-	-	-	-	-	3,875,021
Due from banks								
其他債務證券	-	299,979	199,216	-	-	-	-	499,195
Other debit securities								
商業票據	19,254	249,953	255,425	770	-	-	-	525,402
Trade bills								
各項客戶貸款	3,993	321,228	114,819	158,147	343,326	132,059	28,460	1,102,032
Advances to customers								
其他資產	-	-	17,646	-	-	-	(51,106)	(33,460)
Other assets								

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31.12.2022	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	3,599,055	1,178,632	597,662	166,141	343,326	132,059	-22,646	5,994,229
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	3,225,735	2,804,321	5,823,593	1,006,796	100,000	-	-	12,960,445
總額 Total	3,225,735	2,804,321	5,823,593	1,006,796	100,000	-	-	12,960,445
合同到期日錯配 Contractual maturity mismatch	(1,827,838)	965,391	325,441	57,995	322,506	(165,941)		
累計合同到期日錯配 Cumulative contractual maturity mismatch	(1,827,838)	(862,447)	(537,006)	(479,011)	(156,505)	(322,446)		

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30.06.2022	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
負債								
On-balance sheet liabilities								
非銀行客戶存款								
Deposits from non-bank customers								
- 抵押存款	0	15,662	0	2,143	-	-	-	17,805
- Pledged deposits								
- 往來賬戶	698,210	-	-	-	-	-	-	698,210
- Current accounts								
- 通知及定期存款	424,882	163,019	20,295	30	-	-	-	608,226
- Call and fixed deposits								
衍生工具合約產生的應付金額	84	5,557	6,217	18,273	-	-	-	30,131
Amount payable arising from derivative contracts								
金管局之外匯基金存款	-	2,353,812	-	-	-	-	-	2,353,812
Due to MA for account of Exchange Fund								

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30.06.2022	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	32,243	2,911,650	235,425	-	-	298,000	-	3,477,318
其他負債 Other liabilities	151,013	3,246	3,938	67	-	-	33,938	192,202
資本及儲備 Capital and reserves	-	-	-	7,751	-	-	-	7,751
總額 Total	1,306,432	5,452,946	265,875	28,264	-	298,000	33,938	7,385,455
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	-	-	-	196,142	37,616	-	910,559	1,144,317
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	1,988,418	10,935,981	1,507,700	1,912,831	100,000	-	-	16,444,930
其他 Others	-	69,494	444,757	144,718	27,275	-	-	686,244
總額 Total	1,988,418	11,005,475	1,952,457	2,253,691	164,891	-	910,559	18,275,491

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30.06.2022	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
資產								
On-balance sheet assets								
現金	-	-	-	-	-	-	-	-
Cash on hand								
衍生工具合約產生的應收金額	161	7,480	6,701	19,837	-	-	-	34,179
Amount receivable arising from derivative contracts								
金管局之外匯基金存放	58,574	-	-	-	-	-	-	58,574
Due from MA for account of Exchange Fund								
銀行存放	3,785,214	298,908	-	-	-	-	-	4,084,122
Due from banks								
其他債務證券	-	299,991	199,803	-	-	-	-	499,794
Other debit securities								
商業票據	-	793,703	547,102	3,416	-	-	-	1,344,221
Trade bills								
各項客戶貸款	114	258,620	144,974	146,849	365,858	395,839	9,019	1,321,273
Advances to customers								
其他資產	-	-	-	-	-	-	43,292	43,292
Other assets								

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	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	3,844,063	1,658,702	898,580	170,102	365,858	395,839	52,311	7,385,455
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	2,000,162	10,968,179	1,505,062	1,913,388	100,000	-	-	16,486,791
總額 Total	2,000,162	10,968,179	1,505,062	1,913,388	100,000	-	-	16,486,791
合同到期日錯配 Contractual maturity mismatch	2,549,375	(3,831,540)	185,310	(198,465)	300,967	97,839		
累計合同到期日錯配 Cumulative contractual maturity mismatch	2,549,375	(1,282,165)	(1,096,855)	(1,295,320)	(994,353)	(896,514)		

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KBC BANK N.V.

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	<u>31.12.2022</u>	<u>30.06.2022</u>
股東資金總額		
Shareholders' Funds	17,813	18,172
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	17.1%	18.2%
(in accordance with EC's CAD and both credit and market risk have been taken into account)	(Basel III)	(Basel III)
	(資本協定三)	(資本協定三)
總資產		
Total Assets	322,088	335,481
總負債		
Total Liabilities	304,275	317,309
總放款		
Total Loans to Customers	176,084	166,980
總客戶存放		
Total Deposits of Customers	225,614	218,527
	<u>1.1.2022 to</u>	<u>1.1.2021 to</u>
	<u>31.12.2022</u>	<u>31.12.2021</u>
稅前盈利/(虧損)		
Pre-tax Profits/(Loss)	2,668	2,816

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