



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)

二零二三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 2023

A部 香港分行資料

Section A Hong Kong Branch Information

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Section B Bank Information (Consolidated Basis)

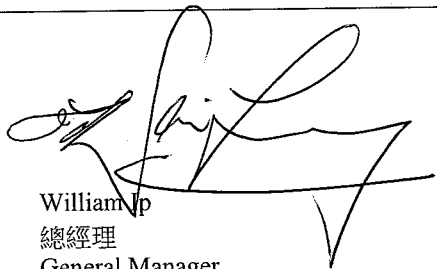
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**\*\* 帳項已按照國際財務報告準則編制並遵從銀行業條例第 155M 章銀行業(披露)規則 \*\***  
**\*\* The accounts have been prepared in accordance with International Financial Reporting Standards and compliant with the Chapter 155M Banking (Disclosure) Rules under Banking Ordinance \*\***

17<sup>th</sup> April, 2024

日期

Date

  
William Ip  
總經理  
General Manager



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比利時聯合銀行香港分行  
損益帳  
截至二零二三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 2023  
(Expressed in thousands of Hong Kong dollars)

	01.01.2023 To 31.12.2023	01.01.2022 To 31.12.2022
利息收入 Interest income	422,006	223,062
利息支出 Interest expense	<u>(322,896)</u>	<u>(154,256)</u>
淨利息收入 Net interest income	99,110	68,806
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	3,155	7,710
- 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	22,192	27,949
- 佣金支出 - Commission paid	<u>(629)</u>	<u>(663)</u>
- 其他 - Others	-	-
	<u>123,828</u>	<u>105,759</u>
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(34,393)	(33,832)
- 租金 - Rental expenses	(723)	(593)
- 其他支出 - Other expenses	<u>(28,936)</u>	<u>(64,052)</u>
	59,776	43,185
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	(31,292)	(41,968)
出售有形固定資產的收益減虧損 Gains less losses from disposal of tangible fixed assets	<u>28</u>	-
稅前盈利 / (虧損) Profit / (loss) before taxation	28,512	1,217
本期稅項 / 稅項撥備回撥 - 香港 Current tax / Previous tax overprovision - Hong Kong	(2,501)	-
遞延稅項 Deferred tax	<u>(164)</u>	<u>75</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	25,847	1,292
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>25,847</u>	<u>1,292</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  
二零二三年十二月三十一日  
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KBC BANK N.V. Hong Kong Branch  
BALANCE SHEET  
31<sup>ST</sup> DECEMBER 2023  
(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	31.12.2023	30.06.2023
存放中央銀行結餘 Balances with central banks	-	214
現金及存放銀行同業結餘 Cash and balances with banks	26,650	31,390
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	4,806,183	4,738,831
商業票據 Trade bills	981,081	760,556
各項客戶貸款及其他帳項 Advances to customers and other accounts	649,841	1,100,431
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	1	1
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	498,343	498,773
固定資產 Fixed assets	216	249
<b>總資產 Total assets</b>	<b>6,962,315</b>	<b>7,130,445</b>
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,344,188	2,351,104
銀行存款及結存 Deposits and balances from banks	1,586,167	1,595,226
總行及海外分行存款及結餘 Amount due to overseas offices	700,303	1,371,145
客戶存款：活期存款及往來帳戶 Deposits from customers: Demand deposits and current accounts	1,000,390	456,977
客戶存款：定期及通知存款 Deposits from customers: Fixed and call deposits	1,020,976	881,406
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	310,291	474,587
<b>總負債 Total liabilities</b>	<b>6,962,315</b>	<b>7,130,445</b>

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ADDITIONAL FINANCIAL INFORMATION  
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(1) 客戶貸款及其他帳項 ADVANCES AND OTHER ACCOUNTS	31.12.2023	30.06.2023
各項客戶貸款 Advances to customers	573,333	1,059,176
銀行貸款 Advances to banks	-	-
應計利息及其他帳目 Accrued interest and other accounts	76,508	41,255
	649,841	1,100,431
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	(2,534)	(2,643)
個別貸款減值撥備 Individual impairment allowances	(79,036)	(58,648)
	<u>568,271</u>	<u>1,039,140</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	79,872	80,133
佔貸款總額百分比 % of gross advances	13.93%	7.57%
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)	(79,036)	(58,648)
	<u>836</u>	<u>21,485</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	78,778	79,036
佔貸款總額百分比 % of gross advances	13.74%	7.46%
	<u>78,778</u>	<u>79,036</u>
	13.74%	7.46%
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>31.12.2023</u>	<u>30.06.2023</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>31.12.2023</u>	(抵押品比例) (Collateral%)	<u>30.06.2023</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	10,711	(100.00%)	11,632	(100.00%)
土木工程 Civil engineering works	-	(0.00%)	-	(0.00%)
金融企業 Financial concerns	666	(0.00%)	666	(0.00%)
資訊科技 Information technology	1,093	(0.00%)	1,097	(0.00%)
批發與零售業 Wholesale and retail trade	1,953	(0.00%)	19,013	(0.00%)
製造業 Manufacturing	-	(0.00%)	46,000	(0.00%)
其他 Others	-	(0.00%)	104	(0.00%)
	<u>14,423</u>		<u>78,512</u>	
貿易融資 Trade Finance	121,788	(5.11%)	285,294	(0.53%)
在香港以外使用的貸款 Loans for use outside Hong Kong	437,122	(4.37%)	695,370	(2.92%)
	<u>573,333</u>	(6.28%)	<u>1,059,176</u>	(3.16%)

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

	<u>31.12.2023</u>				<u>30.06.2023</u>					
	銀行 <u>Banks</u>	官方機構 <u>Official Sector</u>	非銀行私人機構 <u>Non-bank private sector</u>		其他 <u>Others</u>	銀行 <u>Banks</u>	官方機構 <u>Official Sector</u>	非銀行私人機構 <u>Non-bank private sector</u>		其他 <u>Others</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	871,376	-	-	-	-	661,561	-	-	-	-

上述國際債權只列示主要項目(超逾總額百份之十)。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**

	<u>31.12.2023</u>	<u>30.06.2023</u>
<b>客戶貸款總額 - 按客戶地區分類</b> <b>GROSS ADVANCES TO CUSTOMERS BY COUNTRY</b>		
香港, 中國 Hong Kong, China	423,792	880,806
其他 Others	<u>149,541</u>	<u>178,370</u>
	<u>573,333</u>	<u>1,059,176</u>
<b>逾期客戶貸款 - 按客戶地區分類</b> <b>OVERDUE ADVANCES TO CUSTOMERS BY COUNTRY</b>		
香港, 中國 Hong Kong, China	1,760	1,763
其他 Others	<u>78,112</u>	<u>78,370</u>
	<u>79,872</u>	<u>80,133</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

二零二三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 2023:

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	1,259	4,615	4	91	8	5,977
現貨負債 Spot liabilities	(4,669)	(383)	(3)	(131)	(8)	(5,194)
遠期買入 Forward purchases	10,603	100	-	3,160	9	13,872
遠期賣出 Forward sales	(7,176)	(4,330)	-	(3,119)	(9)	(14,634)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	17	2	1	1	-	21

二零二三年六月三十日主要外幣盤資料：  
Major foreign exchange positions as at 30<sup>th</sup> JUNE 2023:

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	1,579	3,893	3	336	5	5,816
現貨負債 Spot liabilities	(4,933)	(263)	(3)	(392)	(6)	(5,597)
遠期買入 Forward purchases	6,149	148	10	1,611	6	7,924
遠期賣出 Forward sales	(2,738)	(3,775)	(10)	(1,555)	(5)	(8,083)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	57	3	-	-	-	60

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

	31.12.2023		
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	384,295	537,778	922,073
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	164,226	554,666	718,892
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	549,187	1,092,444	1,641,631
減去準備金後之總資產 Total assets after provision	6,880,745		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	7.98%		

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			30.06.2023
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	498,980	372,973	871,953
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	447,907	362,624	810,531
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	947,553	735,597	1,683,150
減去準備金後之總資產 Total assets after provision	7,069,154		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	13.40%		

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(7) 資產負債表外風險

OFF-BALANCE SHEET EXPOSURES

	<u>31.12.2023</u>	<u>30.06.2023</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	19,123	8,894
與貿易相關之或然負債		
Trade related contingencies	475,888	297,342
其他承擔		
Other commitments	2,525,441	2,701,759
其他		
Others	1,000	-
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額		
Contract Amount	17,696,499	8,796,285
(公平價值)		
(Fair Value)	(4,728)	(2,927)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	100,000	100,000
(公平價值)		
(Fair Value)	(295)	(1,056)

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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(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>31.12.2023</u>	<u>31.12.2022</u>
平均流動資金維持比率(%) Average Liquidity Maintenance Ratio (%)	47.48	49.48

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、司庫(亞太區)、商業銀行部主管、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, Treasurer (Asia Pacific), Head of Commercial 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 report of 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

31.12.2023	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	
負債 On-balance sheet liabilities							
非銀行客戶存款 Deposits from non- bank customers							
- 抵押存款 - Pledged deposits		5,509	409	1,820	-	-	7,738
- 往來賬戶 - Current accounts	1,000,390	-	-	-	-	-	1,000,390
- 通知及定期存款 - Call and fixed deposits	626,325	289,969	47,737	51,260	-	-	1,015,291
衍生工具合約產生 的應付金額 Amount payable arising from derivative contracts	245	5,665	2,278	7,263	-	-	15,451
金管局之外匯基金 存款 Due to MA for account of Exchange Fund	2,345,246	-	-	-	-	-	2,345,246

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31.12.2023	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	
銀行存款 Due to banks	1,612,387	378,741	-	-	-	298,000	-	2,289,128
其他負債 Other liabilities	83,327	9,058	2,731	-	-	-	86,546	181,662
資本及儲備 Capital and reserves	-	-	25,839	-	-	-	-	25,839
總額 Total	5,667,920	688,942	78,994	60,343	-	298,000	86,546	6,880,745
<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	-	-	-	-	-	-	1,544,881	1,544,881
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	4,332,750	8,370,389	3,831,684	1,261,676	-	-	-	17,796,499
其他 Others	1,425	84,951	225,642	171,127	-	12,866	-	496,011
總額 Total	4,334,175	8,455,340	4,057,326	1,432,803	-	12,866	1,544,881	19,837,391

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31.12.2023	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	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
資產 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	527	14,548	3,186	6,453	-	-	-	-	24,714
金管局之外匯基金存放 Due from MA for account of Exchange Fund	-	-	-	-	-	-	-	-	-
銀行存放 Due from banks	4,536,296	301,486	-	-	-	-	-	-	4,837,782
其他債務證券 Other debit securities	-	299,496	198,757	-	-	-	-	-	498,253
商業票據 Trade bills	6,293	746,674	236,538	-	-	-	-	-	989,505
各項客戶貸款 Advances to customers	-	113,200	82,696	133,825	158,594	8,277	78,778	-	575,370
其他資產 Other assets	-	-	-	-	-	-	(44,879)	-	(44,879)

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31.12.2023	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	4,543,116	1,475,404	521,177	140,278	158,594	8,277	33,899	6,880,745
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	4,335,310	8,343,992	3,819,081	1,258,324	-	-	-	17,756,707
其他 Others	-	1,000	-	-	-	-	-	1,000
總額 Total	4,335,310	8,344,992	3,819,081	1,258,324	-	-	-	17,757,707
合同到期日錯配 Contractual maturity mismatch	(1,123,669)	676,114	203,938	(94,544)	158,594	(302,589)		
累計合同到期日錯 配 Cumulative contractual maturity mismatch	(1,123,669)	(447,555)	(243,617)	(338,161)	(179,567)	(482,156)		

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30.06.2023	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	下一個月 Next day	一至三個月 Up to 1 month	三個月至十二個月 1 to 3 months	一至五年 3 to 12 months	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							
- Pledged deposits			7,809		2,191		10,000
- 往來賬戶		456,978					456,978
- Current accounts		456,978					456,978
- 通知及定期存款		793,622	44,716	33,750			872,088
- Call and fixed deposits		793,622	44,716	33,750			872,088
衍生工具合約產生的應付金額		156	1,382	3,881	3,252		8,671
Amount payable arising from derivative contracts		156	1,382	3,881	3,252		8,671
金管局之外匯基金存款		2,351,444					2,351,444
Due to MA for account of Exchange Fund		2,351,444					2,351,444

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30.06.2023	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	1,610,615	1,064,139	-	-	298,000	-	-	2,972,754
其他負債 Other liabilities	336,659	4,228	4,288	8	-	-	33,172	378,355
資本及儲備 Capital and reserves	-	-	-	18,864	-	-	-	18,864
總額 Total	5,549,474	1,122,274	41,919	24,315	298,000	-	33,172	7,069,154
<b>資產負債表外之責任</b> Off-balance sheet obligations								
不可撤銷貸款承諾 及信用授予 Irrevocable loan commitments or facilities granted	-	-	-	2,351	-	-	1,450,950	1,453,301
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	2,865,233	3,070,300	1,890,676	1,070,076	-	-	-	8,896,285
其他 Others	5,780	80,841	137,966	80,487	-	1,162	-	306,236
總額 Total	2,871,013	3,151,141	2,028,642	1,152,914	-	1,162	1,450,950	10,655,822

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30.06.2023	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	下一工作日 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	237	1,744	4,965	3,877	-	-	-	-	10,823
金管局之外匯基金 存放 Due from MA for account of Exchange Fund	214	-	-	-	-	-	-	-	214
銀行存放 Due from banks	4,001,352	774,224	-	-	-	-	-	-	4,775,576
其他債務證券 Other debit securities	-	299,791	198,829	-	-	-	-	-	498,620
商業票據 Trade bills	5,818	395,720	362,785	371	-	-	-	-	764,694
各項客戶貸款 Advances to customers	82,306	164,514	84,907	156,047	254,037	240,339	81,400	-	1,063,550
其他資產 Other assets	-	-	-	-	-	-	(44,323)	-	(44,323)

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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	
總額 Total	4,089,927	1,635,993	651,486	160,295	254,037	240,339	37,077	7,069,154
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	2,861,352	3,068,445	1,896,565	1,067,105	-	-	-	8,893,467
總額 Total	2,861,352	3,068,445	1,896,565	1,067,105	-	-	-	8,893,467
合同到期日錯配 Contractual maturity mismatch	(1,469,208)	431,023	477,490	50,171	254,037	(58,823)		
累計合同到期日錯 配 Cumulative contractual maturity mismatch	(1,469,208)	(1,038,185)	(560,695)	(510,524)	(256,487)	(315,310)		

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B 部 - 總行資料  
Section B - KBC BANK N.V. Information

(1) 主要財務指標

KEY FINANCIAL INDICATORS

比利時聯合銀行  
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	<u>31.12.2023</u>	<u>30.06.2023</u>
股東資金總額 Shareholders' Funds	19,945	18,399
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)	18.8% (Basel III) (資本協定三)	19.0% (Basel III) (資本協定三)
總資產 Total Assets	312,334	334,685
總負債 Total Liabilities	292,389	316,286
總放款 Total Loans to Customers	181,702	180,098
總客戶存放 Total Deposits of Customers	218,162	226,443
	<u>1.1.2023 to</u> <u>31.12.2023</u>	<u>1.1.2022 to</u> <u>31.12.2022</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	3,439	2,668

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B 部

Section B

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KBC BANK N.V. Information

(2) 氣候相關財務披露

**TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURE (TCFD)**

有關比利時聯合銀行之氣候相關財務披露，本總行已在其可持續發展報告中披露。

二〇二三年可持續發展報告詳情可參閱本分行網址：[KBC Hong Kong - Commercial Banking - KBC Banking & Insurance](#)

The Task Force on Climate-Related Financial Disclosure (TCFD) has been disclosed in KBC Group Sustainability Report.

For the details of latest 2023 KBC Group Sustainability Report, please refer to our branch website: [KBC Hong Kong - Commercial Banking - KBC Banking & Insurance](#)

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