



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)

二零二五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 2025

A部 香港分行資料

Section A Hong Kong Branch Information

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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 ****

29th April, 2026

日期
Date

Nik Louwye
總經理
General Manager



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比利時聯合銀行香港分行
損益帳
截至二零二五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 2025
(Expressed in thousands of Hong Kong dollars)

	01.01.2025 To 31.12.2025	01.01.2024 To 31.12.2024
利息收入 Interest income	295,139	438,283
利息支出 Interest expense	<u>(220,373)</u>	<u>(359,973)</u>
淨利息收入 Net interest income	74,766	78,310
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	4,335	6,864
- 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	-	-
- 收費及佣金收入 - Fees and commission income	20,189	24,403
- 佣金支出 - Commission paid	<u>(622)</u>	<u>(676)</u>
- 其他 - Others	-	-
	<u>98,668</u>	<u>108,901</u>
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(33,870)	(29,444)
- 租金 - Rental expenses	(1,303)	(835)
- 其他支出 - Other expenses	<u>(34,639)</u>	<u>(63,703)</u>
	<u>28,856</u>	<u>45,198</u>
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	5,806	(2,926)
出售有形固定資產的收益減虧損 Gains less losses from disposal of tangible fixed assets	-	<u>(3)</u>
稅前盈利 / (虧損) Profit / (loss) before taxation	34,662	42,269
本期稅項 / 稅項撥備回撥 - 香港 Current tax / Previous tax overprovision - Hong Kong	(3,277)	(5,481)
遞延稅項 Deferred tax	<u>(817)</u>	<u>461</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	30,568	37,249
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>30,568</u>	<u>37,249</u>

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比利時聯合銀行香港分行

資產負債表

二零二五年十二月三十一日

(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch

BALANCE SHEET

31st DECEMBER 2025

(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	31.12.2025	30.06.2025
存放中央銀行結餘 Balances with central banks	2,033	34,134
現金及存放銀行同業結餘 Cash and balances with banks	23,796	47,319
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	4,250,071	2,849,858
商業票據 Trade bills	1,505,308	1,987,683
各項客戶貸款及其他帳項 Advances to customers and other accounts	248,498	289,762
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	2	-
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	499,092	499,476
固定資產 Fixed assets	1,679	238
總資產 Total assets	6,530,479	5,708,470
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,724,460	2,354,974
銀行存款及結存 Deposits and balances from banks	1,778,420	1,609,958
總行及海外分行存款及結餘 Amount due to overseas offices	252,918	350,899
客戶存款：活期存款及往來帳戶 Deposits from customers: Demand deposits and current accounts	406,581	378,881
客戶存款：定期及通知存款 Deposits from customers: Fixed and call deposits	1,257,801	906,765
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	110,299	106,993
總負債 Total liabilities	6,530,479	5,708,470

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附加財務資料
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ADDITIONAL FINANCIAL INFORMATION
31st DECEMBER 2025
(Expressed in thousands of Hong Kong dollars)

(1) 客戶貸款及其他帳項 ADVANCES AND OTHER ACCOUNTS	31.12.2025	30.06.2025
各項客戶貸款 Advances to customers	209,239	208,097
銀行貸款 Advances to banks	-	-
應計利息及其他帳目 Accrued interest and other accounts	<u>39,259</u>	<u>81,665</u>
	248,498	289,762
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	(379)	(702)
個別貸款減值撥備 Individual impairment allowances	<u>(3,114)</u>	<u>(4,065)</u>
	<u>245,005</u>	<u>284,995</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	3,114	4,905
佔貸款總額百分比 % of gross advances	1.49%	2.36%
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>(3,114)</u>	<u>(4,065)</u>
	<u>-</u>	<u>840</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	3,114	3,806
佔貸款總額百分比 % of gross advances	1.49%	1.83%
	<u>3,114</u>	<u>3,806</u>
	1.49%	1.83%
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>31.12.2025</u>	<u>30.06.2025</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>31.12.2025</u>	(抵押品比例) (Collateral%)	<u>30.06.2025</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	8,480	(100.00%)	7,952	(100.00%)
土木工程 Civil engineering works	-	(0.00%)	-	(0.00%)
金融企業 Financial concerns	-	(0.00%)	666	(0.00%)
資訊科技 Information technology	1,090	(0.00%)	1,099	(0.00%)
批發與零售業 Wholesale and retail trade	35,613	(0.00%)	4,302	(0.00%)
製造業 Manufacturing	-	(0.00%)	-	(0.00%)
其他 Others	-	(0.00%)	-	(0.00%)
	<u>45,183</u>		<u>14,019</u>	
貿易融資 Trade Finance	134,333	(0.00%)	75,768	(0.00%)
在香港以外使用的貸款 Loans for use outside Hong Kong	29,723	(42.90%)	118,310	(10.93%)
	<u>209,239</u>	(10.15%)	<u>208,097</u>	(10.03%)

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(3) 國際債權
INTERNATIONAL CLAIMS

	31.12.2025			30.06.2025				
	銀行 Banks	官方機構 Official Sector	非銀行私人機構 Non-bank private sector	其他 Others	銀行 Banks	官方機構 Official 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 and Pacific								
中國 China	1,339,886	-	-	-	1,996,197	-	-	-

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

	31.12.2025	30.06.2025
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	209,239	208,097
其他 Others	-	-
	<u>209,239</u>	<u>208,097</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	3,114	3,806
其他 Others	-	-
	<u>3,114</u>	<u>3,806</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

二零二五年十二月三十一日主要外幣盤資料：
Major foreign exchange positions as at 31st DECEMBER 2025:

以港幣百萬元位列示 Equivalent in millions of HK\$	美元 USD	歐元 EUR	日圓 JPY	人民幣 CNY	其他 Others	總額 Total
現貨資產 Spot assets	1,638	3,980	3	96	8	5,725
現貨負債 Spot liabilities	(4,472)	(255)	(3)	(60)	(7)	(4,797)
遠期買入 Forward purchases	4,584	428	-	90	187	5,289
遠期賣出 Forward sales	(1,729)	(4,151)	-	(126)	(187)	(6,193)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	21	2	-	-	1	24

二零二五年六月三十日主要外幣盤資料：
Major foreign exchange positions as at 30th JUNE 2025:

以港幣百萬元位列示 Equivalent in millions of HK\$	美元 USD	歐元 EUR	日圓 JPY	人民幣 CNY	其他 Others	總額 Total
現貨資產 Spot assets	4,321	513	3	31	5	4,873
現貨負債 Spot liabilities	(4,088)	(235)	(3)	(52)	(3)	(4,381)
遠期買入 Forward purchases	1,483	217	-	849	100	2,649
遠期賣出 Forward sales	(1,704)	(492)	-	(828)	(100)	(3,124)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	12	3	-	-	2	17

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(Expressed in thousands of Hong Kong dollars)

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

			31.12.2025
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	-	-	-
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	43,009	276,444	319,453
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	63,979	309,066	373,045
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	106,988	585,510	692,498
減去準備金後之總資產 Total assets after provision	6,526,986		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	1.64 %		

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ADDITIONAL FINANCIAL INFORMATION
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			30.06.2025
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	118,920	296,721	415,641
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	64,244	183,280	247,524
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	183,830	480,001	663,831
減去準備金後之總資產 Total assets after provision	5,703,703		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	3.22%		

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(7) 資產負債表外風險

OFF-BALANCE SHEET EXPOSURES

	<u>31.12.2025</u>	<u>30.06.2025</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	20,329	26,793
與貿易相關之或然負債		
Trade related contingencies	217,979	104,865
其他承擔		
Other commitments	1,017,220	1,442,224
其他		
Others	-	407,840
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額		
Contract Amount	6,509,559	3,322,957
(公平價值)		
(Fair Value)	(2,596)	(5,950)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	-	-
(公平價值)		
(Fair Value)	-	-

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>31.12.2025</u>	<u>31.12.2024</u>
平均流動資金維持比率(%) Average Liquidity Maintenance Ratio (%)	54.63	48.28

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、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 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

香港灣道十八號中環廣場三十九字樓
電話:二八七九 三三八八 傳真:二八七九 三三零零

39/F Central Plaza, 18 Harbor Road, Wanchai, Hong Kong
Tel: 2879 3388 Fax: 2879 3300



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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

31.12.2025	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	
負債 On-balance sheet liabilities								
非銀行客戶存款 Deposits from non-bank customers								
- 抵押存款 - Pledged deposits	-	-	440	6,005	-	-	-	6,445
- 往來賬戶 - Current accounts	406,582	-	-	-	-	-	-	406,582
- 通知及定期存款 - Call and fixed deposits	768,356	372,456	17,030	95,108	-	-	-	1,252,950
- 衍生工具合約產生的應付金額 - Amount payable arising from derivative contracts	509	660	2,172	2,806	1	-	-	6,148
- 金管局之外匯基金存款 - Due to MA for account of Exchange Fund	2,724,736	-	-	-	-	-	-	2,724,736

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	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	1,337,800	444,490	-	-	-	250,000	-	2,032,290
其他負債 Other liabilities	25,729	9,230	4,756	-	-	-	27,559	67,274
資本及儲備 Capital and reserves	-	-	30,561	-	-	-	-	30,561
總額 Total	5,263,712	826,836	54,959	103,919	1	250,000	27,559	6,526,986
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	27,245	-	-	-	-	6,860	605,857	639,962
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	3,570,887	1,517,206	573,148	850,742	5,314	-	-	6,517,297
其他 Others	-	99,526	95,233	26,704	15,945	900	-	238,308
總額 Total	3,598,132	1,616,732	668,381	877,446	21,259	7,760	605,857	7,395,567

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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	
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	522	2,400	2,924	3,854	2	-	-	9,702
金管局之外匯基金 存放 Due from MA for account of Exchange Fund	2,033	-	-	-	-	-	-	2,033
銀行存放 Due from banks	4,016,084	260,007	-	-	-	-	-	4,276,091
其他債務證券 Other debit securities	-	299,910	199,402	-	-	-	-	499,312
商業票據 Trade bills	-	1,036,718	477,791	-	-	-	-	1,514,509
各項客戶貸款 Advances to customers	7,316	63,977	64,676	3,647	18,919	48,145	3,114	209,794
其他資產 Other assets	-	-	-	-	-	-	15,545	15,545

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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	
總類 Total	4,025,955	1,663,012	744,793	7,501	18,921	48,145	18,659	6,526,986
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	3,566,687	1,514,133	572,712	850,713	5,314	-	-	6,509,559
其他 Others	-	-	-	-	-	-	-	-
總類 Total	3,566,687	1,514,133	572,712	850,713	5,314	-	-	6,509,559
合同到期日錯配 Contractual maturity mismatch	(1,269,202)	733,577	594,165	(123,151)	2,975	(209,615)	-	-
累計合同到期日錯配 Cumulative contractual maturity mismatch	(1,269,202)	(535,625)	58,540	(64,611)	(61,636)	(271,251)	-	-

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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	
負債 On-balance sheet liabilities								
非銀行客戶存款 Deposits from non-bank customers								
- 抵押存款 - Pledged deposits	-	-	-	6,374	-	-	-	6,374
- 往來賬戶 - Current accounts	378,881	-	-	-	-	-	-	378,881
- 通知及定期存款 - Call and fixed deposits	579,618	202,424	42,097	78,222	-	-	-	902,361
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	87	1,058	1,826	2,939	-	-	-	5,910
金管局之外匯基金存款 Due to MA for account of Exchange Fund	2,355,260	-	-	-	-	-	-	2,355,260

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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	
銀行存款 Due to banks	1,320,599	298,332	92,006	-	-	250,000	-	1,960,937
其他負債 Other liabilities	14,584	5,186	12,376	5	-	-	37,468	69,619
資本及儲備 Capital and reserves	-	-	-	24,361	-	-	-	24,361
總額 Total	4,649,029	507,000	148,305	111,901	-	250,000	37,468	5,703,703
資產負債表外之責任 Off-balance sheet obligations								
不可撤銷貸款承諾 額度及信用授予 Irrevocable loan commitments or facilities granted	-	27,475	-	-	-	-	746,053	773,528
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	1,584,736	132,084	704,866	916,726	-	-	-	3,338,412
其他 Others	407,840	51,793	27,599	25,882	-	26,384	-	539,498
總額 Total	1,992,576	183,877	732,465	970,083	-	26,384	746,053	4,651,438

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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	
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	60	642	2,985	5,364	-	-	-	9,051
金管局之外匯基金 存放 Due from MA for account of Exchange Fund	34,134	-	-	-	-	-	-	34,134
銀行存放 Due from banks	2,647,462	252,142	-	-	-	-	-	2,899,604
其他債務證券 Other debit securities	-	300,003	199,887	-	-	-	-	499,890
商業票據 Trade bills	126,254	666,510	1,203,756	331	-	-	-	1,996,851
各項客戶貸款 Advances to customers	-	36,399	49,971	83,102	13,905	21,235	3,806	208,418
其他資產 Other assets	-	-	-	-	-	-	55,755	55,755

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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	2,807,910	1,255,696	1,456,599	88,797	13,905	21,235	59,561	5,703,703
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	1,584,709	131,030	691,915	915,303	-	-	-	3,322,957
其他 Others	407,840	-	-	-	-	-	-	407,840
總額 Total	1,992,549	131,030	691,915	915,303	-	-	-	3,730,797
合同到期日錯配 Contractual maturity mismatch	(1,841,146)	695,849	1,267,744	(77,884)	13,905	(255,149)	-	-
累計合同到期日錯配 Cumulative contractual maturity mismatch	(1,841,146)	(1,145,297)	122,447	44,563	58,468	(196,681)	-	-

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(1) 主要財務指標

KEY FINANCIAL INDICATORS

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	<u>31.12.2025</u>	<u>30.06.2025</u>
股東資金總額 Shareholders' Funds	24,175	22,485
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)	18.4% (Basel III) (資本協定三)
總資產 Total Assets	357,501	352,778
總負債 Total Liabilities	333,326	330,293
總放款 Total Loans to Customers	206,909	200,265
總客戶存放 Total Deposits of Customers	238,881	237,851
	<u>1.1.2025 to</u> <u>31.12.2025</u>	<u>1.1.2024 to</u> <u>31.12.2024</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	3,705	3,236

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(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。

二〇二五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 2025 KBC Group Sustainability Report, please refer to our branch website: [KBC Hong Kong - Commercial Banking - KBC Banking & Insurance](#)

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