



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)

二零二一年六月三十日主要財務資料披露聲明書
DISCLOSURE STATEMENT OF KEY FINANCIAL INFORMATION
FOR THE PERIOD ENDED 30th JUNE 2021

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 ****

21st September, 2021

日期
Date

Bernard Van Hees
總經理
General Manager

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Section A - Branch Information (Hong Kong Office only)

比利時聯合銀行香港分行
損益帳
截至二零二一年六月三十日止
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch
Income Statement
For the period ended 30th JUNE 2021
(Expressed in thousands of Hong Kong dollars)

	01.01.2021 To <u>30.06.2021</u>	01.01.2020 To <u>30.06.2020</u>
利息收入 Interest income	64,757	93,951
利息支出 Interest expense	<u>(46,833)</u>	<u>(57,296)</u>
淨利息收入 Net interest income	17,924	36,655
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	5,652	3,244
- 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	-	377
- 收費及佣金收入 - Fees and commission income	9,615	7,965
- 佣金支出 - Commission paid	<u>(305)</u>	<u>(305)</u>
- 其他 - Others	<u>-</u>	<u>-</u>
	32,886	47,936
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(18,512)	(19,435)
- 租金 - Rental expenses	(263)	(544)
- 其他支出 - Other expenses	<u>(13,586)</u>	<u>(14,328)</u>
	525	13,629
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	(1,927)	(6,738)
出售有形固定資產的收益減虧損 Gains less losses from disposal of tangible fixed assets	-	2
稅前盈利/(虧損) Profit / (loss) before taxation	(1,402)	6,893
本期稅項 / 稅項撥備回撥 - 香港 Current tax / Previous tax overprovision - Hong Kong	-	(719)
遞延稅項 Deferred tax	<u>221</u>	<u>197</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	(1,181)	6,371
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>(1,181)</u>	<u>6,371</u>

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比利時聯合銀行香港分行
資產負債表
二零二一年六月三十日
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch
BALANCE SHEET
30th JUNE 2021
(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	30.06.2021	31.12.2020
存放中央銀行結餘 Balances with central banks	69,697	57,423
現金及存放銀行同業結餘 Cash and balances with banks	43,730	46,011
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	3,912,887	5,326,038
商業票據 Trade bills	647,584	452,860
各項客戶貸款及其他帳項 Advances to customers and other accounts	1,096,300	833,767
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	11	6
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	499,998	500,001
固定資產 Fixed assets	888	837
總資產 Total assets	6,271,095	7,216,943
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,329,847	1,550,680
銀行存款及結存 Deposits and balances from banks	2,126,912	3,468,994
總行及海外分行存款及結餘 Amount due to overseas offices	312,400	593,819
客戶存款：活期存款及往來帳戶 Deposits from customers : Demand deposits and current accounts	776,096	876,262
客戶存款：定期及通知存款 Deposits from customers : Fixed and call deposits	616,589	551,390
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	109,251	175,798
總負債 Total liabilities	6,271,095	7,216,943

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ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2021
(Expressed in thousands of Hong Kong dollars)

(1) 客戶貸款及其他帳項	<u>30.06.2021</u>	<u>31.12.2020</u>
ADVANCES AND OTHER ACCOUNTS		
各項客戶貸款		
Advances to customers	982,017	751,795
銀行貸款		
Advances to banks	-	-
應計利息及其他帳目		
Accrued interest and other accounts	<u>114,283</u>	<u>81,972</u>
	1,096,300	833,767
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	(4,666)	(3,327)
個別貸款減值撥備 Individual impairment allowances	<u>(8,934)</u>	<u>(17,938)</u>
	<u>1,082,700</u>	<u>812,502</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	8,934	18,940
佔貸款總額百分比		
% of gross advances	0.91%	2.52%
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>(8,934)</u>	<u>(17,938)</u>
	<u>-</u>	<u>1,002</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	-	10,019
佔貸款總額百分比		
% of gross advances	0%	1.33%
一年以上		
Over 1 year	8,934	8,921
佔貸款總額百分比		
% of gross advances	<u>0.91%</u>	<u>1.19%</u>
	8,934	18,940
	0.91%	2.52%
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>30.06.2021</u>	<u>31.12.2020</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>30.06.2021</u>	(抵押品比例) (Collateral%)	<u>31.12.2020</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	21,474	(100.00%)	32,621	(69.34%)
金融企業 Financial concerns	666	(0.00%)	666	(0.00%)
資訊科技 Information technology	2,330	(0.00%)	2,326	(0.00%)
批發與零售業 Wholesale and retail trade	20,790	(0.00%)	22,696	(0.00%)
製造業 Manufacturing	88,018	(0.00%)	43,005	(0.00%)
其他 Others	-	(0.00%)	775	(0.00%)
個人 Individuals				
購買其他住宅物業貸款 Loans for the purchase of other residential properties	<u>154</u>	(100.00%)	<u>736</u>	(100.00%)
	133,432		102,825	
貿易融資 Trade Finance	310,292	(2.49%)	244,340	(4.00%)
在香港以外使用的貸款 Loans for use outside Hong Kong	<u>538,293</u>	(3.51%)	<u>404,630</u>	(4.91%)
	<u>982,017</u>	(4.91%)	<u>751,795</u>	(7.05%)

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(3) 國際債權
INTERNATIONAL CLAIMS

	銀行 Banks	官方機構 Official Sector	30.06.2021			銀行 Banks	官方機構 Official Sector	31.12.2020		
			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	621,831	-	-	-	-	399,939	-	-	-	-
離岸中心										
Offshore centres										
香港, 中國										
Hong Kong, China	6,278	-	-	455,745	-	9,656	-	-	397,375	-

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

	30.06.2021	31.12.2020
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	796,087	566,006
其他		
Others	185,930	185,789
	<u>982,017</u>	<u>751,795</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	666	10,685
其他		
Others	8,268	8,255
	<u>8,934</u>	<u>18,940</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

二零二一年六月三十日主要外幣盤資料：
 Major foreign exchange positions as at 30th JUNE 2021:

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	1,060	3,768	1	18	24	4,871
現貨負債 Spot liabilities	(3,939)	(256)	(1)	(87)	(25)	(4,308)
遠期買入 Forward purchases	9,123	1,174	-	2,165	221	12,683
遠期賣出 Forward sales	(6,046)	(4,691)	-	(2,097)	(219)	(13,053)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	198	(5)	-	(1)	1	193

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 31st 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

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

			30.06.2021
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	346,958	135,701	482,659
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	126	1,050	1,176
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	356,500	292,981	649,481
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	704,250	429,732	1,133,982
減去準備金後之總資產 Total assets after provision	6,257,494		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	11.25%		

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			31.12.2020
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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(7) 資產負債表外風險

OFF-BALANCE SHEET EXPOSURES

	<u>30.06.2021</u>	<u>31.12.2020</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	10,141	10,404
與貿易相關之或然負債		
Trade related contingencies	251,114	235,884
其他承擔		
Other commitments	2,123,483	2,759,268
其他		
Others	-	-
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額		
Contract Amount	15,440,250	14,689,476
(公平價值)		
(Fair Value)	(72,686)	(93,510)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	385,267	466,319
(公平價值)		
(Fair Value)	(4,826)	(7,416)

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	季度結算至	季度結算至
LIQUIDITY MAINTENANCE RATIO	Quarter ended	Quarter ended
	<u>30.06.2021</u>	<u>30.06.2020</u>
平均流動資金維持比率(%)		
Average Liquidity Maintenance Ratio (%)	48.56%	51.34%

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.



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(10) 按合約到期日分析

CONTRACTUAL MATURITY ANALYSIS

30.06.2021	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 - Pledged deposits	-	6,176	1,105	11,446	-	-	-	18,727
- 往來賬戶 - Current accounts	776,095	-	-	-	-	-	-	776,095
- 通知及定期存款 - Call and fixed deposits	552,705	32,705	11,877	592	-	-	-	597,879
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	20	3,334	5,443	13,765	-	-	-	22,562
金管局之外匯基金存款 Due to MA for account of Exchange Fund	2,329,860	-	-	-	-	-	-	2,329,860

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30.06.2021	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	2,141,367	-	-	-	-	298,000	-	2,439,367
其他負債 Other liabilities	36,010	159	946	1,011	-	-	36,056	74,182
資本及儲備 Capital and reserves	-	-	-	-1,178	-	-	-	-1,178
總額 Total	5,836,057	42,374	19,371	25,636	-	298,000	36,056	6,257,494
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	-	-	-	349,684	-	-	918,625	1,268,309
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	2,689,478	6,519,951	2,481,363	3,273,421	800,084	-	-	15,764,297
其他 Others	-	54,895	129,936	74,587	1,553	-	284	261,255
總額 Total	2,689,478	6,574,846	2,611,299	3,697,692	801,637	-	918,909	17,293,861

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30.06.2021	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 Amount receivable arising from derivative contracts	1,807	5,918	5,341	15,614	-	-	-	28,680
金管局之外匯基金 存放 Due from MA for account of Exchange Fund	69,697	-	-	-	-	-	-	69,697
銀行存放 Due from banks	3,646,589	310,244	-	-	-	-	-	3,956,833
其他債務證券 Other debit securities	-	300,000	199,998	-	-	-	-	499,998
商業票據 Trade bills	11,666	66,446	307,747	262,412	-	-	-	648,271
各項客戶貸款 Advances to customers	28,420	230,537	66,668	123,695	235,269	288,986	8,938	982,513
其他資產 Other assets	-	765	-	-	-	-	70,737	71,502

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30.06.2021	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	3,758,179	913,910	579,754	401,721	235,269	288,986	79,675	6,257,494
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	2,690,103	6,553,305	2,503,774	3,278,251	800,084	-	-	15,825,517
總額 Total	2,690,103	6,553,305	2,503,774	3,278,251	800,084	-	-	15,825,517
合同到期日錯配 Contractual maturity mismatch	(2,077,253)	849,995	452,858	(43,356)	233,716	(9,014)		
累計合同到期日錯配 Cumulative contractual maturity mismatch	(2,077,253)	(1,227,258)	(774,400)	(817,756)	(584,040)	(593,054)		

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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
負債								
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							
	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 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	118,667	5,887,574	533,326	271,197	291,755	62,079	31,080	7,195,678
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	-	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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比利時聯合銀行

KBC BANK N.V.

二零二一年六月三十日

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(以百萬位歐羅列示)

(Expressed in millions of Euro)

	<u>30.06.2021</u>	<u>31.12.2020</u>
股東資金總額 Shareholders' Funds	17,495	16,067
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)	18.9% (Basel III) (資本協定三)	19.2% (Basel III) (資本協定三)
總資產 Total Assets	331,736	284,399
總負債 Total Liabilities	314,241	268,332
總放款 Total Loans to Customers	162,250	157,650
總客戶存放 Total Deposits of Customers	203,627	191,347
	<u>1.1.2021 to</u> <u>30.06.2021</u>	<u>1.1.2020 to</u> <u>30.06.2020</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	1,323	35

* Bank Information 銀行資料 *