



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 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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銀行資料（綜合數字）

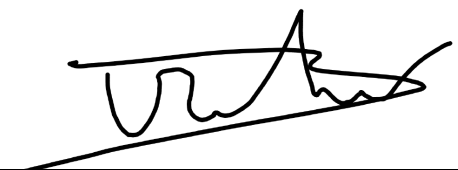
Bank Information (Consolidated Basis)

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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 ****

7th September, 2022

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 2022
(Expressed in thousands of Hong Kong dollars)

	01.01.2022 To 30.06.2022	01.01.2021 To 30.06.2021
利息收入 Interest income	61,573	64,757
利息支出 Interest expense	<u>(36,373)</u>	<u>(46,833)</u>
淨利息收入 Net interest income	25,200	17,924
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	4,087	5,652
- 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	15,200	9,615
- 佣金支出 - Commission paid	<u>(324)</u>	<u>(305)</u>
- 其他 - Others	<u>-</u>	<u>-</u>
	46,120	32,886
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(18,009)	(18,512)
- 租金 - Rental expenses	(315)	(263)
- 其他支出 - Other expenses	<u>(14,013)</u>	<u>(13,586)</u>
	13,783	525
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	(4,683)	(1,927)
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	9,100	(1,402)
本期稅項 / 稅項撥備回撥 - 香港 Current tax / Previous tax overprovision - Hong Kong	(2,086)	-
遞延稅項 Deferred tax	<u>744</u>	<u>221</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	7,758	(1,181)
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>7,758</u>	<u>(1,181)</u>

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比利時聯合銀行香港分行
資產負債表
二零二二年六月三十日
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch
BALANCE SHEET
30th JUNE 2022
(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	30.06.2022	31.12.2021
存放中央銀行結餘 Balances with central banks	58,574	20,035
現金及存放銀行同業結餘 Cash and balances with banks	89,803	48,145
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	3,993,692	3,635,940
商業票據 Trade bills	1,339,580	1,671,664
各項客戶貸款及其他帳項 Advances to customers and other accounts	1,421,485	1,137,203
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	2	7
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	499,929	499,967
固定資產 Fixed assets	468	635
總資產 Total assets	7,403,533	7,013,596
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,353,702	2,639,740
銀行存款及結存 Deposits and balances from banks	1,572,596	1,040,106
總行及海外分行存款及結餘 Amount due to overseas offices	1,902,052	1,867,031
客戶存款：活期存款及往來帳戶 Deposits from customers : Demand deposits and current accounts	698,210	930,324
客戶存款：定期及通知存款 Deposits from customers : Fixed and call deposits	625,954	392,046
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	251,019	144,349
總負債 Total liabilities	7,403,533	7,013,596

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ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2022
(Expressed in thousands of Hong Kong dollars)

(1) 客戶貸款及其他帳項	<u>30.06.2022</u>	<u>31.12.2021</u>
ADVANCES AND OTHER ACCOUNTS		
各項客戶貸款		
Advances to customers	1,320,301	1,029,363
銀行貸款		
Advances to banks	-	-
應計利息及其他帳目		
Accrued interest and other accounts	<u>101,184</u>	<u>107,840</u>
	1,421,485	1,137,203
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	(7,567)	(3,070)
個別貸款減值撥備 Individual impairment allowances	<u>(10,502)</u>	<u>(9,227)</u>
	<u>1,403,416</u>	<u>1,124,906</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	19,309	10,256
佔貸款總額百分比		
% of gross advances	1.46%	1.00%
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>(10,502)</u>	<u>(9,227)</u>
	<u>8,807</u>	<u>1,029</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	0.68%	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	9,019	8,969
佔貸款總額百分比		
% of gross advances	<u>0.68%</u>	<u>0.87%</u>
	18,054	8,969
	1.37%	0.87%
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>30.06.2022</u>	<u>31.12.2021</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>30.06.2022</u>	(抵押品比例) (Collateral%)	<u>31.12.2021</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	19,182	(100.00%)	20,328	(100.00%)
土木工程 Civil engineering works	20,000	(0.00%)	-	(0.00%)
金融企業 Financial concerns	666	(0.00%)	666	(0.00%)
資訊科技 Information technology	1,255	(0.00%)	1,287	(0.00%)
批發與零售業 Wholesale and retail trade	36,967	(0.00%)	45,541	(0.00%)
製造業 Manufacturing	88,358	(0.00%)	88,303	(0.00%)
個人 Individuals				
購買其他住宅物業貸款 Loans for the purchase of other residential properties	-	(0.00%)	<u>108</u>	(100.00%)
	166,428		156,233	
貿易融資 Trade Finance	390,353	(1.99%)	282,113	(2.74%)
在香港以外使用的貸款 Loans for use outside Hong Kong	<u>763,520</u>	(2.22%)	<u>591,017</u>	(3.03%)
	<u>1,320,301</u>	(3.32%)	<u>1,029,363</u>	(4.48%)

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ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2022
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(3) 國際債權
INTERNATIONAL CLAIMS

	銀行 Banks	官方機構 Official Sector	30.06.2022			銀行 Banks	官方機構 Official Sector	31.12.2021		
			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	1,092,126	-	-	-	-	1,565,112	-	-	-	-
離岸中心 Offshore centres										
香港, 中國 Hong Kong, China	19,238	-	-	613,485	-	49,347	-	-	412,832	-

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

	30.06.2022	31.12.2021
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	1,128,250	871,639
其他 Others	192,051	157,724
	<u>1,320,301</u>	<u>1,029,363</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	9,701	1,953
其他 Others	8,353	8,303
	<u>18,054</u>	<u>10,256</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

二零二一年十二月三十一日主要外幣盤資料：
Major foreign exchange positions as at 31st DECEMBER 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	2,145	3,366	1	58	36	5,606
現貨負債 Spot liabilities	(4,878)	(271)	(1)	(127)	(36)	(5,313)
遠期買入 Forward purchases	7,872	360	-	1,987	214	10,433
遠期賣出 Forward sales	(5,049)	(3,452)	-	(1,921)	(214)	(10,636)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	90	3	-	(3)	-	90

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30th JUNE 2022
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(6) 對非銀行中資機構的風險
NON-BANK MAINLAND CHINA EXPOSURES

			30.06.2022
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	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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			31.12.2021
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	350,614	308,306	658,920
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	562	7,122	7,684
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	424,712	442,769	867,481
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	776,554	758,197	1,534,751
減去準備金後之總資產 Total assets after provision	7,001,299		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	11.09%		

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(7) 資產負債表外風險

OFF-BALANCE SHEET EXPOSURES

	<u>30.06.2022</u>	<u>31.12.2021</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	27,275	21,879
與貿易相關之或然負債		
Trade related contingencies	658,969	175,430
其他承擔		
Other commitments	1,900,582	2,633,896
其他		
Others	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	16,345,044	13,095,871
(公平價值)		
(Fair Value)	(15,556)	(52,266)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	210,775	357,604
(公平價值)		
(Fair Value)	(1,738)	(3,024)

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	季度結算至
		Quarter ended	Quarter ended
		<u>30.06.2022</u>	<u>30.06.2021</u>
平均流動資金維持比率(%)			
Average Liquidity Maintenance Ratio (%)		46.04%	48.56%

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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(11) 按合約到期日分析

CONTRACTUAL MATURITY ANALYSIS

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

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

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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
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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31.12.2021	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	9,353	6,205	390	1,749	-	-	-	17,697
- 往來賬戶 - Current accounts	930,324	-	-	-	-	-	-	930,324
- 通知及定期存款 - Call and fixed deposits	347,428	19,362	5,969	1,596	-	-	-	374,355
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	18	1,905	4,186	37,040	7	-	-	43,156
金管局之外匯基金存款 Due to MA for account of Exchange Fund	2,639,754	-	-	-	-	-	-	2,639,754

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31.12.2021	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	1,018,728	810,682	779,987	-	-	298,000	-	2,907,397
其他負債 Other liabilities	44,559	520	1,503	1,431	-	-	34,519	82,532
資本及儲備 Capital and reserves	-	-	-	6,084	-	-	-	6,084
總額 Total	4,990,164	838,674	792,035	47,900	7	298,000	34,519	7,001,299
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	-	-	216,547	64,289	114,341	-	1,017,114	1,412,291
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	883,330	5,999,317	3,335,389	2,421,950	777,324	-	-	13,417,310
其他 Others	-	27,960	19,943	135,830	1,553	-	284	185,570
總額 Total	883,330	6,027,277	3,571,879	2,622,069	893,218	-	1,017,398	15,015,171

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31.12.2021	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	71	6,519	9,858	34,900	6	-	-	51,354
金管局之外匯基金 存放 Due from MA for account of Exchange Fund	20,035	-	-	-	-	-	-	20,035
銀行存放 Due from banks	3,384,885	299,372	-	-	-	-	-	3,684,257
其他債務證券 Other debit securities	-	300,000	199,967	-	-	-	-	499,967
商業票據 Trade bills	7,489	382,855	913,805	369,029	-	-	-	1,673,178
各項客戶貸款 Advances to customers	85,485	152,879	83,059	202,235	110,088	386,922	8,969	1,029,637
其他資產 Other assets	-	-	-	-	-	-	42,871	42,871

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31.12.2021	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	3,497,965	1,141,625	1,206,689	606,164	110,094	386,922	51,840	7,001,299
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	882,727	6,011,126	3,360,164	2,422,129	777,328	-	-	13,453,474
總額 Total	882,727	6,011,126	3,360,164	2,422,129	777,328	-	-	13,453,474
合同到期日錯配 Contractual maturity mismatch	(1,492,802)	286,800	202,939	358,324	(5,803)	88,922		
累計合同到期日錯配 Cumulative contractual maturity mismatch	(1,492,802)	(1,206,002)	(1,003,063)	(644,739)	(650,542)	(561,620)		

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比利時聯合銀行

KBC BANK N.V.

二零二二年六月三十日

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(以百萬位歐羅列示)

(Expressed in millions of Euro)

	<u>30.06.2022</u>	<u>31.12.2021</u>
股東資金總額 Shareholders' Funds	18,172	18,547
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)	18.2% (Basel III) (資本協定三)	19.3% (Basel III) (資本協定三)
總資產 Total Assets	335,481	302,991
總負債 Total Liabilities	317,309	284,444
總放款 Total Loans to Customers	166,980	157,663
總客戶存放 Total Deposits of Customers	218,527	200,621
	<u>1.1.2022 to</u> <u>30.06.2022</u>	<u>1.1.2021 to</u> <u>30.06.2021</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	1,253	1,323

* Bank Information 銀行資料 *