



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 2023

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 ****

14th September, 2023

日期

Date

William Ip

總經理

Interim 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 2023
(Expressed in thousands of Hong Kong dollars)

	01.01.2023 To 30.06.2023	01.01.2022 To 30.06.2022
利息收入 Interest income	191,271	61,573
利息支出 Interest expense	(142,6/4)	(36,373)
淨 利息收入 Net interest income	48,597	25,200
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	4,580	4,087
- 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	10,961	15,200
- 佣金支出 - Commission paid	(301)	(324)
- 其他 - Others	-	-
	63,837	46,120
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(17,499)	(18,009)
- 租金 - Rental expenses	(328)	(315)
- 其他支出 - Other expenses	(13,786)	(32,337)
	32,224	13,783
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	(10,377)	(4,683)
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	21,847	9,100
本期稅項 / 稅項撥備回撥 - 香港 Current tax / Previous tax overprovision - Hong Kong	(2,830)	(2,086)
遞延稅項 Deferred tax	(146)	744
除稅後盈利/(虧損) Profit/(loss) after taxation	18,871	7,758
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	18,871	7,758

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比利時聯合銀行香港分行

資產負債表

二零二三年六月三十日
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch

BALANCE SHEET

30th JUNE 2023

(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	30.06.2023	31.12.2022
存放中央銀行結餘 Balances with central banks	214	2,135
現金及存放銀行同業結餘 Cash and balances with banks	31,390	136,291
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	4,738,831	3,735,881
商業票據 Trade bills	760,556	523,159
各項客戶貸款及其他帳項 Advances to customers and other accounts	1,100,431	1,149,743
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	498,773	498,791
固定資產 Fixed assets	249	334
總資產 Total assets	7,130,445	6,046,335
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,351,104	2,339,106
銀行存款及結存 Deposits and balances from banks	1,595,226	1,469,375
總行及海外分行存款及結餘 Amount due to overseas offices	1,371,145	314,308
客戶存款：活期存款及往來帳戶 Deposits from customers: Demand deposits and current accounts	456,977	572,888
客戶存款：定期及通知存款 Deposits from customers: Fixed and call deposits	881,406	1,010,482
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	474,587	340,176
總負債 Total liabilities	7,130,445	6,046,335

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ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2023
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(1) 客戶貸款及其他帳項	30.06.2023	31.12.2022
ADVANCES AND OTHER ACCOUNTS		
各項客戶貸款		
Advances to customers	1,059,176	1,098,289
銀行貸款		
Advances to banks	-	-
應計利息及其他帳目		
Accrued interest and other accounts	41,255	51,454
	1,100,431	1,149,743
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	(2,643)	(3,526)
個別貸款減值撥備 Individual impairment allowances	(58,648)	(48,580)
	<u>1,039,140</u>	<u>1,097,637</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	80,133	88,029
佔貸款總額百分比		
% of gross advances	7.57%	8.02%
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)	(58,648)	(48,580)
	<u>21,485</u>	<u>39,449</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	0%	0%
% of gross advances		
六個月以上至一年	-	77,970
1 year or less but over 6 months		
佔貸款總額百分比	0%	7.10%
% of gross advances		
一年以上	79,036	8,967
Over 1 year		
佔貸款總額百分比	7.46%	0.82%
% of gross advances		
	79,036	86,937
	7.46%	7.92%
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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	30.06.2023	31.12.2022
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

	30.06.2023	(抵押品比例) (Collateral%)	31.12.2022	(抵押品比例) (Collateral%)
物業投資 Property investment	11,632	(100.00%)	12,551	(100.00%)
土木工程 Civil engineering works	-	(0.00%)	20,000	(0.00%)
金融企業 Financial concerns	666	(0.00%)	666	(0.00%)
資訊科技 Information technology	1,097	(0.00%)	1,092	(0.00%)
批發與零售業 Wholesale and retail trade	19,013	(0.00%)	16,238	(0.00%)
製造業 Manufacturing	46,000	(0.00%)	45,301	(0.00%)
其他 Others	104	(0.00%)	-	(0.00%)
	<u>78,512</u>		<u>95,848</u>	
貿易融資 Trade Finance	285,294	(0.53%)	426,168	(0.44%)
在香港以外使用的貸款 Loans for use outside Hong Kong	695,370	(2.92%)	576,273	(3.73%)
	<u>1,059,176</u>	(3.16%)	<u>1,098,289</u>	(3.27%)

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(3) 國際債權
INTERNATIONAL CLAIMS

	銀行 <u>Banks</u>	官方機構 <u>Official Sector</u>	<u>30.06.2023</u>		其他 <u>Others</u>	銀行 <u>Banks</u>	官方機構 <u>Official Sector</u>	<u>31.12.2022</u>		其他 <u>Others</u>
			非銀行私人機構 <u>Non-bank private sector</u>					非銀行私人機構 <u>Non-bank private sector</u>		
			非銀行金 融機構 <u>Non-bank financial institution</u>	非金融私 人機構 <u>Non- financial private sector</u>				非銀行金 融機構 <u>Non bank financial institution</u>	非金融私 人機構 <u>Non- financial private sector</u>	
亞太發展 Developing Asia & Pacific										
中國 China	661,561	-	-	-	-	449,173	-	-	-	-
離岸中心 Offshore centres										
香港, 中國 Hong Kong, China	44,679	-	-	496,312	-	133,177	-	-	638,227	-

上述國際債權只列示主要項目(超過總額百分之十)。數字不包括集團內分行或子公司之間的債權, 並已顧及需否風險轉移。

Above international claims show the major items (over 10% of total) only. Figures excluded claims arising between branches and subsidiaries of the group and after taking into account transfer of risk, if any.

(4) 客戶貸款 - 按客戶地區分類
GROSS ADVANCES TO CUSTOMERS BY COUNTRY

	<u>30.06.2023</u>	<u>31.12.2022</u>
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	880,806	897,732
其他 Others	<u>178,370</u>	<u>200,557</u>
	<u>1,059,176</u>	<u>1,098,289</u>
逾期客戶貸款 - 按客戶地區分類 OVERDUE ADVANCES TO CUSTOMERS BY COUNTRY		
香港, 中國 Hong Kong, China	1,763	1,758
其他 Others	<u>78,370</u>	<u>86,271</u>
	<u>80,133</u>	<u>88,029</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

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

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

以港幣百萬元位列示 Equivalent in millions of HK\$	美元 US Dollar	歐元 Euro	日圓 Japanese Yen	人民幣 Chinese Renminbi	其他 Others	總額 Total
現貨資產 Spot assets	1,098	3,439	17	277	5	4,836
現貨負債 Spot liabilities	(3,559)	(261)	(17)	(298)	(6)	(4,141)
遠期買入 Forward purchases	7,752	128	-	2,123	-	10,003
遠期賣出 Forward sales	(5,206)	(3,305)	-	(2,105)	-	(10,616)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	85	1	-	(3)	(1)	82

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

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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31.12.2022			
交易對手類別 Types of Counterparties	資產負債表風險 On-balance sheet exposure	資產負債表外風險 Off-balance sheet exposure	總額 Total
1. 中央政府, 中央政府擁有企業及其子公司與合資公司 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. 地方政府, 地方政府擁有企業及其子公司與合資公司 2. Local government, local government-owned entities and their subsidiaries and JVs	666	-	666
3. 位於中國之國有企業或其他於中國註冊企業及其子公司與合資公司 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	630,288	301,661	931,949
4. 其他不包括於項目一之中央政府企業 4. Other entities of central government not reported in item 1 above	120	-	120
5. 其他不包括於項目二之地方政府企業 5. Other entities of local governments not reported in item 2 above	-	-	-
6. 位於中國境外之國有企業或其他於中國境外註冊企業而其發放之信用額度用於中國境內 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	330,161	379,317	709,478
7. 其他交易對手之信用風險被本行認為屬於非銀行中資機構的風險 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
總額 Total	961,235	680,978	1,642,213
減去準備金後之總資產 Total assets after provision	5,994,229		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	16.04%		

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(7) 資產負債表外風險
OFF-BALANCE SHEET EXPOSURES

	30.06.2023	31.12.2022
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	8,894	25,400
與貿易相關之或然負債		
Trade related contingencies	297,342	329,814
其他承擔		
Other commitments	2,701,759	2,452,808
其他		
Others	-	3,264,564
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額		
Contract Amount	8,796,285	12,888,419
(公平價值)		
(Fair Value)	(2,927)	(9,076)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	100,000	120,796
(公平價值)		
(Fair Value)	(1,056)	(1,989)

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>30.06.2023</u>	<u>30.06.2022</u>
平均流動資金維持比率(%) Average Liquidity Maintenance Ratio (%)	49.18%	46.04%

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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附加財務資料

二零二三年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION

30th JUNE 2023

(Expressed in thousands of Hong Kong dollars)

(10) 按合約到期日分析

CONTRACTUAL MATURITY ANALYSIS

30.06.2023	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
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	-	-
- 往來賬戶 - Current accounts	456,978	-	-	-	-	-
- 通知及定期存款 - Call and fixed deposits	793,622	44,716	33,750	-	-	-
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	156	1,382	3,881	3,252	-	-
金管局之外匯基金存款 Due to MA for account of Exchange Fund	2,351,444	-	-	-	-	-
						總計 Total
						10,000
						456,978
						872,088
						8,671
						2,351,444

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30th JUNE 2023
(Expressed in thousands of Hong Kong dollars)

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						
	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	總計 Total
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	-	-	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	7,369,154
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	-	-	-	2,351	-	-	1,450,950
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	10,655,822

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(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION

30th JUNE 2023

(Expressed in thousands of Hong Kong dollars)

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
資產 On-balance sheet assets	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	
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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30th JUNE 2023
(Expressed in thousands of Hong Kong dollars)

30.06.2023	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	4,089,927	1,635,993	651,486	160,295	254,037	24C,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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二零二三年六月三十日
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ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2023
(Expressed in thousands of Hong Kong dollars)

31.12.2022	相關項目產生的現金流量和證券流量的合同到期日 Contractual maturity of cash flows and securities flows arising from the relevant items						
	下一工作日 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	總計 Total
負債 On-balance sheet liabilities							
非銀行客戶存款 Deposits from non-bank customers							
- 抵押存款 - Pledged deposits	-	5,249	2,751	1,759	-	-	9,759
- 往來賬戶 - Current accounts	572,889	-	-	-	-	-	572,889
- 通知及定期存款 - Call and fixed deposits	849,750	130,706	20,855	-	-	-	1,001,311
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	72	1,253	8,644	14,905	-	-	24,874
金管局之外匯基金存款 Due to MA for account of Exchange Fund	2,339,742	-	-	-	-	-	2,339,742



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30th JUNE 2023

(Expressed in thousands of Hong Kong dollars)

31.12.2022	相關項目產生的現金流量和證券流量的合同到期日 Contractual maturity of cash flows and securities flows arising from the relevant items						
	下一工作日 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	總計 Total
銀行存款 Due to banks	1,485,976	-	-	-	-	298,000	1,783,976
其他負債 Other liabilities	178,659	1,614	2,990	14	-	-	260,393
資本及儲備 Capital and reserves	-	-	-	1,285	-	-	1,285
總額 Total	5,427,088	138,822	35,240	17,963	-	298,000	5,994,229
資產負債表外之責任 Off-balance sheet obligations							
不可撤銷貸款承諾 額及信用授予 Irrevocable loan commitments or facilities granted	-	-	-	-	18,481	-	1,224,658
衍生工具合約產生之合約責任 Contractual obligations arising from derivative contracts	3,225,540	2,842,376	5,837,419	1,003,879	100,000	-	13,009,214
其他 Others	-	36,364	223,155	93,100	2,339	-	355,214
總額 Total	3,225,540	2,878,740	6,060,574	1,096,979	120,820	-	14,607,567

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ADDITIONAL FINANCIAL INFORMATION

30th JUNE 2023

(Expressed in thousands of Hong Kong dollars)

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

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(Expressed in thousands of Hong Kong dollars)

31.12.2022	相關項目產生的現金流量和證券流量的合同到期日 Contractual maturity of cash flows and securities flows arising from the relevant items						
	下一工作日 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	總計 Total
總額 Total	3,599,055	1,178,632	597,662	166,141	343,326	132,059	5,994,229
資產負債表外之索賠 Off-balance sheet claims							
衍生工具合約產生之合約索賠 Contractual claims arising from derivative contracts	3,225,735	2,804,321	5,823,593	1,006,795	100,000	-	12,960,445
總額 Total	3,225,735	2,804,321	5,823,593	1,006,795	100,000	-	12,960,445
合同到期日錯配 Contractual maturity mismatch	(1,827,838)	965,391	325,441	57,995	322,506	(165,941)	
累計合同到期日錯配 Cumulative contractual maturity mismatch	(1,827,838)	(862,447)	(537,006)	(479,011)	(156,505)	(322,446)	

* Hong Kong Branch Information 香港分行資料 *

(1) 主要財務指標

KEY FINANCIAL INDICATORS

比利時聯合銀行
二零二三年六月三十日
(以百萬位歐羅列示)

KBC BANK N.V.
30th JUNE 2023
(Expressed in millions of Euro)

	<u>30.06.2023</u>	<u>31.12.2022</u>
股東資金總額 Shareholders' Funds	18,399	17,813
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)	19.0% (Basel III) (資本協定三)	17.1% (Basel III) (資本協定三)
總資產 Total Assets	334,685	322,088
總負債 Total Liabilities	316,286	304,275
總放款 Total Loans to Customers	180,098	176,084
總客戶存放 Total Deposits of Customers	226,443	225,614
	<u>1.1.2023 to</u> <u>30.06.2023</u>	<u>1.1.2022 to</u> <u>30.06.2022</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	1,868	1,253

* Bank Information 銀行資料 *

(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。

二〇二二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 2022 KBC Group Sustainability Report, please refer to our branch website: [KBC Hong Kong - Commercial Banking - KBC Banking & Insurance](#)

