



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)

二零二四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 30<sup>th</sup> JUNE 2024

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 \*\***

16<sup>th</sup> September, 2024

日期  
Date

William Ip  
總經理  
General Manager



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Section A - Hong Kong Branch Information

比利時聯合銀行香港分行  
損益帳  
截至二零二四年六月三十日止  
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch  
Income Statement  
For the period ended 30<sup>th</sup> JUNE 2024  
(Expressed in thousands of Hong Kong dollars)

	01.01.2024 To 30.06.2024	01.01.2023 To 30.06.2023
利息收入 Interest income	225,562	191,271
利息支出 Interest expense	<u>(183,404)</u>	<u>(142,674)</u>
淨利息收入 Net interest income	42,158	48,597
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	3,754	4,580
- 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	12,762	10,961
- 佣金支出 - Commission paid	<u>(317)</u>	<u>(301)</u>
- 其他 - Others	-	-
	<u>58,357</u>	<u>63,837</u>
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(16,892)	(17,499)
- 租金 - Rental expenses	(451)	(328)
- 其他支出 - Other expenses	<u>(16,652)</u>	<u>(13,786)</u>
	<u>24,362</u>	<u>32,224</u>
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	126	(10,377)
出售有形固定資產的收益減虧損 Gains less losses from disposal of tangible fixed assets	<u>(2)</u>	<u>-</u>
稅前盈利/(虧損) Profit/(loss) before taxation	24,486	21,847
本期稅項/稅項撥備回撥 - 香港 Current tax/Previous tax overprovision - Hong Kong	(3,854)	(2,830)
遞延稅項 Deferred tax	<u>(29)</u>	<u>(146)</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	20,603	18,871
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>20,603</u>	<u>18,871</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  
二零二四年六月三十日  
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch  
BALANCE SHEET  
30<sup>th</sup> JUNE 2024  
(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	30.06.2024	31.12.2023
存放中央銀行結餘 Balances with central banks	1,996	-
現金及存放銀行同業結餘 Cash and balances with banks	98,309	26,650
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	5,144,242	4,806,183
商業票據 Trade bills	800,195	981,081
各項客戶貸款及其他帳項 Advances to customers and other accounts	302,382	649,841
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	-	1
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	498,509	498,343
固定資產 Fixed assets	175	216
<b>總資產 Total assets</b>	<b>6,845,808</b>	<b>6,962,315</b>
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,342,662	2,344,188
銀行存款及結存 Deposits and balances from banks	2,576,068	1,586,167
總行及海外分行存款及結餘 Amount due to overseas offices	378,039	700,303
客戶存款：活期存款及往來帳戶 Deposits from customers: Demand deposits and current accounts	458,049	1,000,390
客戶存款：定期及通知存款 Deposits from customers: Fixed and call deposits	974,956	1,020,976
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	116,034	310,291
<b>總負債 Total liabilities</b>	<b>6,845,808</b>	<b>6,962,315</b>

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附加財務資料  
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**ADDITIONAL FINANCIAL INFORMATION**  
30<sup>th</sup> JUNE 2024  
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(1) 客戶貸款及其他帳項 ADVANCES AND OTHER ACCOUNTS	<u>30.06.2024</u>	<u>31.12.2023</u>
各項客戶貸款 Advances to customers	250,992	573,333
銀行貸款 Advances to banks	-	-
應計利息及其他帳目 Accrued interest and other accounts	<u>51,390</u>	<u>76,508</u>
	302,382	649,841
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	(2,358)	(2,534)
個別貸款減值撥備 Individual impairment allowances	<u>(7,952)</u>	<u>(79,036)</u>
	<u>292,072</u>	<u>568,271</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	8,787	79,872
佔貸款總額百分比 % of gross advances	3.50%	13.93%
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>(7,952)</u>	<u>(79,036)</u>
	<u>835</u>	<u>836</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	7,694	78,778
佔貸款總額百分比 % of gross advances	3.07%	13.74%
	<u>7,694</u>	<u>78,778</u>
	3.07%	13.74%
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>30.06.2024</u>	<u>31.12.2023</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>30.06.2024</u>	(抵押品比例) <u>(Collateral%)</u>	<u>31.12.2023</u>	(抵押品比例) <u>(Collateral%)</u>
物業投資 Property investment	9,916	(100.00%)	10,711	(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%)	1,093	(0.00%)
批發與零售業 Wholesale and retail trade	10,304	(0.00%)	1,953	(0.00%)
製造業 Manufacturing	-	(0.00%)	-	(0.00%)
其他 Others	-	(0.00%)	-	(0.00%)
	<u>21,979</u>		<u>14,423</u>	
貿易融資 Trade Finance	56,072	(1.23%)	121,788	(5.11%)
在香港以外使用的貸款 Loans for use outside Hong Kong	172,941	(10.42%)	437,122	(4.37%)
	<u>250,992</u>	<u>(11.40%)</u>	<u>573,333</u>	<u>(6.28%)</u>

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

	<u>30.06.2024</u>				<u>31.12.2023</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	717,807	-	-	-	871,376	-	-	-

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>30.06.2024</u>	<u>31.12.2023</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	250,992	423,792
其他 Others	-	149,541
	<u>250,992</u>	<u>573,333</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	8,787	1,760
其他 Others	-	78,112
	<u>8,787</u>	<u>79,872</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

二零二四年六月三十日主要外幣盤資料：  
Major foreign exchange positions as at 30<sup>th</sup> JUNE 2024:

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	960	5,063	3	9	8	6,043
現貨負債 Spot liabilities	(4,370)	(288)	(3)	(101)	(7)	(4,769)
遠期買入 Forward purchases	11,163	432	-	5,910	12	17,517
遠期賣出 Forward sales	(7,712)	(5,204)	-	(5,826)	(11)	(18,753)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	41	3	-	(8)	2	38

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

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

			30.06.2024
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	172,734	549,048	721,782
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	38,980	358,454	397,434
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	212,380	907,502	1,119,882
減去準備金後之總資產 Total assets after provision	6,835,498		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	3.11%		

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			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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(7) 資產負債表外風險

OFF-BALANCE SHEET EXPOSURES

	30.06.2024	31.12.2023
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	36,133	19,123
Transaction related contingencies		
與貿易相關之或然負債	248,197	475,888
Trade related contingencies		
其他承擔	2,631,690	2,525,441
Other commitments		
其他	4,884,847	1,000
Others		
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額	18,693,424	17,696,499
Contract Amount		
(公平價值)	(2,594)	(4,728)
(Fair Value)		
利率合約		
Interest rate contracts		
合約金額	-	100,000
Contract Amount		
(公平價值)	-	(295)
(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	季度結算至
	Quarter ended	Quarter ended
	<u>30.06.2024</u>	<u>30.06.2023</u>
平均流動資金維持比率(%) Average Liquidity Maintenance Ratio (%)	52.75%	49.18%

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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 (以港幣千元位列示)

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30<sup>th</sup> JUNE 2024

(Expressed in thousands of Hong Kong dollars)

(10) 按合約到期日分析

CONTRACTUAL MATURITY ANALYSIS

30.06.2024	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	
<b>負債</b>							
<b>On-balance sheet liabilities</b>							
<b>非銀行客戶存款</b>							
<b>Deposits from non-bank customers</b>							
- 抵押存款	-	5,649	-	418	-	-	6,067
- 往來賬戶	458,050	-	-	-	-	-	458,050
- 通知及定期存款	658,021	18,469	125,748	168,817	-	-	971,055
- Call and fixed deposits	570	2,663	10,076	5,019	-	-	18,328
衍生工具合約產生的應付金額							
Amount payable arising from derivative contracts							
金管局之外匯基金存款	2,343,713	-	-	-	-	-	2,343,713
Due to MA for account of Exchange Fund							

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(Expressed in thousands of Hong Kong dollars)

30.06.2024	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	2,588,229	-	-	117,067	-	-	250,000	-	2,955,296
其他負債 Other liabilities	16,095	2,422	-	7,439	-	-	-	36,439	62,395
資本及儲備 Capital and reserves	-	-	-	-	20,594	-	-	-	20,594
總額 Total	6,064,678	29,203	260,330	194,848	-	-	250,000	36,439	6,835,498
<b>資產負債表外之責任</b>									
<b>Off-balance sheet obligations</b>									
不可撤銷貸款承諾 額及信用授予 Irrevocable loan commitments or facilities granted	-	-	-	-	-	-	-	1,593,203	1,593,203
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	7,315,737	1,969,481	8,064,283	1,342,396	-	-	-	-	18,691,897
其他 Others	4,885,363	70,601	145,528	54,827	-	-	12,858	-	5,169,177
總額 Total	12,201,100	2,040,082	8,209,811	1,397,223	-	-	12,858	1,593,203	25,454,277

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(Expressed in thousands of Hong Kong dollars)

30.06.2024	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	
<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	899	2,802	11,165	4,402	-	-	-	19,268
金管局之外匯基金存放 Due from MA for account of Exchange Fund	1,996	-	-	-	-	-	-	1,996
銀行存放 Due from banks	4,994,061	252,441	-	-	-	-	-	5,246,502
其他債務證券 Other debit securities	-	299,709	198,809	-	-	-	-	498,518
商業票據 Trade bills	30,149	223,456	550,484	-	-	-	-	804,089
各項客戶貸款 Advances to customers	347	50,650	25,562	65,277	89,791	12,677	7,694	251,998
其他資產 Other assets	-	-	-	-	-	-	13,127	13,127

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30<sup>th</sup> JUNE 2024

(Expressed in thousands of Hong Kong dollars)

30.06.2024	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	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	5,027,452	829,058	786,020	69,679	89,791	12,677	20,821	6,835,498
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	7,312,519	1,970,363	8,070,721	1,339,821	-	-	-	18,693,424
其他 Others	4,884,847	-	-	-	-	-	-	4,884,847
總額 Total	12,197,366	1,970,363	8,070,721	1,339,821	-	-	-	23,578,271
合同到期日錯配 Contractual maturity mismatch	(1,040,960)	730,136	386,600	(182,571)	89,791	(250,181)	-	-
累計合同到期日錯配 Cumulative contractual maturity mismatch	(1,040,960)	(310,824)	75,776	(106,795)	(17,004)	(267,185)	-	-

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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	
<b>負債</b> On-balance sheet liabilities							
<b>非銀行客戶存款</b> 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	19,837,591

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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	一月內 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	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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(Expressed in thousands of Hong Kong dollars)

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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(1) 主要財務指標  
KEY FINANCIAL INDICATORS

比利時聯合銀行  
二零二四年六月三十日  
(以百萬位歐羅列示)

KBC BANK N.V.  
30<sup>th</sup> JUNE 2024  
(Expressed in millions of Euro)

	<u>30.06.2024</u>	<u>31.12.2023</u>
股東資金總額 Shareholders' Funds	19,377	19,945
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)	19.2% (Basel III) (資本協定三)	18.8% (Basel III) (資本協定三)
總資產 Total Assets	326,162	312,334
總負債 Total Liabilities	306,785	292,389
總放款 Total Loans to Customers	185,621	181,702
總客戶存放 Total Deposits of Customers	223,234	218,162
	<u>1.1.2024 to</u> <u>30.06.2024</u>	<u>1.1.2023 to</u> <u>30.06.2023</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	1,447	1,868

\* 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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