



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 2025

A部 香港分行資料

Section A Hong Kong Branch Information

頁/Page

❖ 損益帳 Income Statement	1
❖ 資產負債表 Balance Sheet	2
❖ 附加財務資料 Additional Financial Information	3 - 18

B部 銀行資料 (綜合數字)

Section B Bank Information (Consolidated Basis)

❖ 資本及資本充足比率 Capital and Capital Adequacy Ratio	19
❖ 其他財務資料 Other Financial Information	19
❖ 氣候相關財務披露 Task Force on Climate-related Financial Disclosure (TCFD)	20

**** 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 ****

22nd September, 2025

日期
Date


William Ip
總經理
General Manager



A 部 - 香港分行資料
Section A - Hong Kong Branch Information

比利時聯合銀行香港分行
損益帳
截至二零二五年六月三十日止
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch
Income Statement
For the period ended 30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

	01.01.2025 To 30.06.2025	01.01.2024 To 30.06.2024
利息收入 Interest income	154,417	225,562
利息支出 Interest expense	<u>(112,921)</u>	<u>(183,404)</u>
淨利息收入 Net interest income	41,496	42,158
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	2,446	3,754
- 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	11,288	12,762
- 佣金支出 - Commission paid	<u>(316)</u>	<u>(317)</u>
- 其他 - Others	<u>-</u>	<u>-</u>
	54,914	58,357
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(14,357)	(16,892)
- 租金 - Rental expenses	(350)	(451)
- 其他支出 - Other expenses	<u>(16,466)</u>	<u>(33,995)</u>
	23,741	24,362
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	5,158	126
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>
稅前盈利 / (虧損) Profit / (loss) before taxation	28,899	24,486
本期稅項 / 稅項撥備回撥 - 香港 Current tax / Previous tax overprovision - Hong Kong	(3,767)	(3,854)
遞延稅項 Deferred tax	<u>(763)</u>	<u>(29)</u>
除稅後盈利/(虧損) Profit/(loss) after taxation	24,369	20,603
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>24,369</u>	<u>20,603</u>

* Hong Kong Branch Information 香港分行資料 *



A 部 - 香港分行資料
Section A - Hong Kong Branch Information

比利時聯合銀行香港分行

資產負債表

二零二五年六月三十日
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch

BALANCE SHEET

30th JUNE 2025

(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	30.06.2025	31.12.2024
存放中央銀行結餘 Balances with central banks	34,134	1,707
現金及存放銀行同業結餘 Cash and balances with banks	47,319	18,110
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	2,849,858	4,350,932
商業票據 Trade bills	1,987,683	1,552,293
各項客戶貸款及其他帳項 Advances to customers and other accounts	289,762	308,093
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	499,476	498,673
固定資產 Fixed assets	238	321
總資產 Total assets	5,708,470	6,730,130
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,354,974	2,446,442
銀行存款及結存 Deposits and balances from banks	1,609,958	2,286,643
總行及海外分行存款及結餘 Amount due to overseas offices	350,899	381,960
客戶存款：活期存款及往來帳戶 Deposits from customers : Demand deposits and current accounts	378,881	350,104
客戶存款：定期及通知存款 Deposits from customers : Fixed and call deposits	906,765	1,014,881
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	106,993	250,100
總負債 Total liabilities	5,708,470	6,730,130

* Hong Kong Branch Information 香港分行資料 *



A 部 - 香港分行資料
Section A - Hong Kong Branch Information

附加財務資料
二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

(1) 客戶貸款及其他帳項 ADVANCES AND OTHER ACCOUNTS	30.06.2025	31.12.2024
各項客戶貸款 Advances to customers	208,097	242,429
銀行貸款 Advances to banks	-	-
應計利息及其他帳目 Accrued interest and other accounts	<u>81,665</u>	<u>65,664</u>
	289,762	308,093
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	(702)	(5,326)
個別貸款減值撥備 Individual impairment allowances	<u>(4,065)</u>	<u>(7,912)</u>
	<u>284,995</u>	<u>294,855</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	4,905	8,744
佔貸款總額百分比 % of gross advances	2.36%	3.61%
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>(4,065)</u>	<u>(7,912)</u>
	<u>840</u>	<u>832</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	3,806	7,656
佔貸款總額百分比 % of gross advances	1.83%	3.16%
	<u>3,806</u>	<u>7,656</u>
	1.83%	3.16%
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%

* Hong Kong Branch Information 香港分行資料 *

A 部 - 香港分行資料
Section A - Hong Kong Branch Information

附加財務資料
二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

	<u>30.06.2025</u>	<u>31.12.2024</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>30.06.2025</u>	(抵押品比例) (Collateral%)	<u>31.12.2024</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	7,952	(100.00%)	8,996	(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	1,099	(0.00%)	1,087	(0.00%)
批發與零售業 Wholesale and retail trade	4,302	(0.00%)	21,764	(0.00%)
製造業 Manufacturing	-	(0.00%)	758	(0.00%)
其他 Others	-	(0.00%)	-	(0.00%)
	<u>14,019</u>		<u>33,271</u>	
貿易融資 Trade Finance	75,768	(0.00%)	61,762	(2.45%)
在香港以外使用的貸款 Loans for use outside Hong Kong	118,310	(10.93%)	147,396	(8.89%)
	<u>208,097</u>	(10.03%)	<u>242,429</u>	(9.74%)

* Hong Kong Branch Information 香港分行資料 *

A 部 - 香港分行資料
Section A - Hong Kong Branch Information

附加財務資料
二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

(3) 國際債權
INTERNATIONAL CLAIMS

	<u>30.06.2025</u>				<u>31.12.2024</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	1,996,197	-	-	-	1,494,047	-	-	-

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

	<u>30.06.2025</u>	<u>31.12.2024</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	208,097	242,429
其他 Others	-	-
	<u>208,097</u>	<u>242,429</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	3,806	8,744
其他 Others	-	-
	<u>3,806</u>	<u>8,744</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.

* Hong Kong Branch Information 香港分行資料 *

A 部 - 香港分行資料
Section A - Hong Kong Branch Information

附加財務資料
二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

(5) 外匯風險額
CURRENCY RISK

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

二零二四年十二月三十一日主要外幣盤資料：
Major foreign exchange positions as at 31st DECEMBER 2024:

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	1,625	4,103	5	173	9	5,915
現貨負債 Spot liabilities	(4,640)	(356)	(4)	(214)	(8)	(5,222)
遠期買入 Forward purchases	5,452	45	-	1,396	154	7,047
遠期賣出 Forward sales	(2,423)	(3,789)	-	(1,356)	(155)	(7,723)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	14	3	1	(1)	-	17

* Hong Kong Branch Information 香港分行資料 *

A 部 - 香港分行資料
Section A - Hong Kong Branch Information

附加財務資料
二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

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

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%		

* Hong Kong Branch Information 香港分行資料 *

A 部 - 香港分行資料
Section A - Hong Kong Branch Information

附加財務資料
二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

31.12.2024			
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	149,724	305,324	455,048
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	35,020	318,329	353,349
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	185,410	623,653	809,063
減去準備金後之總資產 Total assets after provision	6,716,891		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	2.76%		

* Hong Kong Branch Information 香港分行資料 *

A 部 - 香港分行資料
Section A - Hong Kong Branch Information

附加財務資料
二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

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

	30.06.2025	31.12.2024
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	26,793	26,349
Transaction related contingencies		
與貿易相關之或然負債	104,865	225,275
Trade related contingencies		
其他承擔	1,442,224	1,473,530
Other commitments		
其他	407,840	-
Others		
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額	3,322,957	7,772,888
Contract Amount		
(公平價值)	(5,950)	(4,015)
(Fair Value)		
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响。

The contractual or notional amounts of the off-balance sheet instruments do not take into account the effects of bilateral netting arrangements.

* Hong Kong Branch Information 香港分行資料 *

A 部 - 香港分行資料
Section A - Hong Kong Branch Information

附加財務資料
二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

(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>30.06.2025</u>	<u>30.06.2024</u>
平均流動資金維持比率(%) Average Liquidity Maintenance Ratio (%)	52.35%	52.75%

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.

* Hong Kong Branch Information 香港分行資料 *



A 部 - 香港分行資料 (只包括香港辦事處)
Section A - Branch Information (Hong Kong Office only)

附加財務資料

二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

(10) 按合約到期日分析

CONTRACTUAL MATURITY ANALYSIS

30.06.2025	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						
	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	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	-	-	-	6,374	-	-	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

* Hong Kong Branch Information 香港分行資料 *



附加財務資料

二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

30.06.2025	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							
	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	總計 Total
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

* Hong Kong Branch Information 香港分行資料 *



A 部 - 香港分行資料 (只包括香港辦事處)
 Section A - Branch Information (Hong Kong Office only)

附加財務資料

二零二五年六月三十日
 (以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
 30th JUNE 2025
 (Expressed in thousands of Hong Kong dollars)

30.06.2025	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	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

* Hong Kong Branch Information 香港分行資料 *



A 部 - 香港分行資料 (只包括香港辦事處)
Section A - Branch Information (Hong Kong Office only)

附加財務資料

二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

30.06.2025	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	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	1,584,709	131,030	691,915	915,303	-	-	-	3,322,957
Contractual claims arising from derivative contracts								
其他	407,840	-	-	-	-	-	-	407,840
Others	1,992,549	131,030	691,915	915,303	-	-	-	3,730,797
總額 Total	(1,841,146)	695,849	1,267,744	(77,884)	13,905	(255,149)		
合同到期日錯配								
Contractual maturity mismatch	(1,841,146)	(1,145,297)	122,447	44,563	58,468	(196,681)		
累計合同到期日錯配								
Cumulative contractual maturity mismatch								

* Hong Kong Branch Information 香港分行資料 *



附加財務資料

二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

31.12.2024	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						
	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
負債 On-balance sheet liabilities							總計 Total
非銀行客戶存款 Deposits from non-bank customers							
- 抵押存款 - Pledged deposits	-	-	425	5,755	-	-	-
- 往來賬戶 - Current accounts	350,104	-	-	-	-	-	6,180
- 通知及定期存款 - Call and fixed deposits	655,218	234,887	39,338	81,831	-	-	350,104
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	228	5,112	5,869	4,556	-	-	-
金管局之外匯基金存款 Due to MA for account of Exchange Fund	2,446,745	-	-	-	-	-	1,011,274
							15,765
							2,446,745

* Hong Kong Branch Information 香港分行資料 *



附加財務資料

二零二五年六月三十日
 (以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
 30th JUNE 2025
 (Expressed in thousands of Hong Kong dollars)

31.12.2024	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	不確定日期 Indefinite
銀行存款 Due to banks	1,824,427	594,789	-	-	-	250,000	-
其他負債 Other liabilities	138,828	6,569	10,048	-	-	-	24,921
資本及儲備 Capital and reserves	-	-	37,241	-	-	-	-
總額 Total	5,415,550	841,357	92,921	92,142	-	250,000	24,921
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	-	-	-	27,183	-	155,330	717,493
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	3,412,374	1,857,954	1,414,746	1,072,272	-	-	-
其他 Others	-	37,720	100,041	87,514	-	26,349	-
總額 Total	3,412,374	1,895,674	1,514,787	1,186,969	-	181,679	717,493
總計 Total							

* Hong Kong Branch Information 香港分行資料 *



附加財務資料

二零二五年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30th JUNE 2025
(Expressed in thousands of Hong Kong dollars)

31.12.2024	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	
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	576	5,095	4,136	3,772	-	-	-	13,579
金管局之外匯基金存放 Due from MA for account of Exchange Fund	1,707	-	-	-	-	-	-	1,707
銀行存放 Due from banks	4,119,369	252,379	-	-	-	-	-	4,371,748
其他債務證券 Other debit securities	-	299,820	198,915	-	-	-	-	498,735
商業票據 Trade bills	17,295	646,006	897,847	-	-	-	-	1,561,148
各項客戶貸款 Advances to customers	758	85,538	28,662	81,517	15,014	24,098	7,656	243,243
其他資產 Other assets	-	-	-	-	-	-	26,731	26,731

* 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
二零二五年六月三十日
(以百萬位歐羅列示)

KBC BANK N.V.
30th JUNE 2025
(Expressed in millions of Euro)

	<u>30.06.2025</u>	<u>31.12.2024</u>
股東資金總額 Shareholders' Funds	22,485	20,423
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	352,778	335,629
總負債 Total Liabilities	330,293	315,206
總放款 Total Loans to Customers	200,265	190,250
總客戶存放 Total Deposits of Customers	237,851	229,634
	<u>1.1.2025 to</u> <u>30.06.2025</u>	<u>1.1.2024 to</u> <u>30.06.2024</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	1,571	1,447

* 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。

二〇二四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 2024 KBC Group Sustainability Report, please refer to our branch website: [KBC Hong Kong - Commercial Banking - KBC Banking & Insurance](#)

* Bank Information 銀行資料 *