



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)

二零二六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 JUNE 2026

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 - 20

B部 總行資料 (綜合數字)

Section B Bank Information (Consolidated Basis)

❖ 資本及資本充足比率 Capital and Capital Adequacy Ratio	21
❖ 其他財務資料 Other Financial Information	21
❖ 氣候相關財務披露 Task Force on Climate-related Financial Disclosure (TCFD)	22

遵從情況聲明
Statement of Compliance

據本人所知，本資料披露已根據銀行業（披露）規則及香港金融管理局的監管政策手冊內 <<銀行業（披露）規則>> 的應用指引的披露標準而編制的。

To the best of my knowledge, this Information Disclosure is in compliance with the Banking (Disclosure) Rules and the Hong Kong Monetary Authority's Supervisory Policy Manual on "Guideline on the Application of the Banking (Disclosure) Rules".

上述財務資料亦可於本銀行香港分行或網址 <http://www.kbc.com.hk> 索閱。

The information is also available at KBC Bank N.V. Hong Kong Branch or website at <http://www.kbc.com.hk>.

24 September 2026

日期

Date

Nik Louwye

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

截至二零二六年六月三十日止
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch
INCOME STATEMENT

For the period ended 30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

	01.01.2026 To 30.06.2026	01.01.2025 To 30.06.2025
利息收入 Interest income	135,135	154,417
利息支出 Interest expense	(103,005)	(112,921)
淨利息收入 Net interest income	32,130	41,496
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	2,011	2,446
- 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	128	-
- 收費及佣金收入 - Fees and commission income	12,348	11,288
- 佣金支出 - Commission paid	(319)	(316)
- 其他 - Others	-	-
	46,298	54,914
營運支出 Operating expenses		
- 員工支出 - Staff expenses	(14,720)	(14,357)
- 租金 - Rental expenses	(1,687)	(350)
- 其他支出 - Other expenses	(20,579)	(31,173)
	(36,986)	(16,466)
貸款撥備回撥/(減值撥備) Impairment gain/(loss) on loans and advances	4,115	5,158
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	13,427	28,899
本期稅項 / 稅項撥備回撥 - 香港 Current tax / Previous tax overprovision - Hong Kong	(2,009)	(3,767)
遞延稅項 Deferred tax	(31)	(763)
除稅後盈利/(虧損) Profit/(loss) after taxation	11,387	24,369
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	11,387	24,369



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

二零二六年六月三十日
(以港幣千元位列示)

KBC BANK N.V. Hong Kong Branch

BALANCE SHEET

30 JUNE 2026

(Expressed in thousands of Hong Kong dollars)

資產 ASSETS	30.06.2026	31.12.2025
存放中央銀行結餘 Balances with central banks	1,284	2,033
現金及存放銀行同業結餘 Cash and balances with banks	20,194	23,796
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 Amounts due from overseas offices	5,053,894	4,250,071
商業票據 Trade bills	832,261	1,505,308
各項客戶貸款及其他帳項 Advances to customers and other accounts	284,419	248,498
證券投資：透過損益按公允價值衡量 Investment securities: fair value through profit and loss	1	2
證券投資：攤銷後成本值衡量 Investment securities: at amortised cost	499,184	499,092
固定資產 Fixed assets	1,753	1,679
總資產 Total assets	6,692,990	6,530,479
負債 LIABILITIES		
中央銀行存款及結存 Deposits and balances from central banks	2,744,646	2,724,460
銀行存款及結存 Deposits and balances from banks	2,136,986	1,778,420
總行及海外分行存款及結餘 Amounts due to overseas offices	257,855	252,918
客戶存款：活期存款及往來帳戶 Deposits from customers : Demand deposits and current accounts	379,529	406,581
客戶存款：定期及通知存款 Deposits from customers : Fixed and call deposits	1,079,156	1,257,801
可轉讓存款證 Negotiable certificates of deposit	-	-
其他帳項及準備 Other accounts and provisions	94,818	110,299
總負債 Total liabilities	6,692,990	6,530,479

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

(1) 客戶貸款及其他帳項	30.06.2026	31.12.2025
ADVANCES AND OTHER ACCOUNTS		
各項客戶貸款		
Advances to customers	244,817	209,239
銀行貸款		
Advances to banks	-	-
應計利息及其他帳目		
Accrued interest and other accounts	39,602	39,259
	284,419	248,498
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	(189)	(379)
個別貸款減值撥備 Individual impairment allowances	(3,137)	(3,114)
	<u>281,093</u>	<u>245,005</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	3,137	3,114
佔貸款總額百分比		
% of gross advances	1.28%	1.49%
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)	(3,137)	(3,114)
	<u>-</u>	<u>-</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	-	-
1 year or less but over 6 months		
佔貸款總額百分比	0%	0%
% of gross advances		
一年以上	3,137	3,114
Over 1 year		
佔貸款總額百分比	1.28%	1.49%
% of gross advances		
	<u>3,137</u>	<u>3,114</u>
	1.28%	1.49%
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%

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

	<u>30.06.2026</u>	<u>31.12.2025</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>30.06.2026</u>	(抵押品比例) (Collateral%)	<u>31.12.2025</u>	(抵押品比例) (Collateral%)
物業投資 Property investment	7,700	(100.00%)	8,480	(100.00%)
土木工程 Civil engineering works	-	(0.00%)	-	(0.00%)
金融企業 Financial concerns	-	(0.00%)	-	(0.00%)
資訊科技 Information technology	1,098	(0.00%)	1,090	(0.00%)
批發與零售業 Wholesale and retail trade	17,307	(0.00%)	35,613	(0.00%)
製造業 Manufacturing	7,148	(0.00%)	-	(0.00%)
其他 Others	-	(0.00%)	-	(0.00%)
	<u>33,253</u>		<u>45,183</u>	
貿易融資 Trade Finance	164,790	(3.81%)	134,333	(0.00%)
在香港以外使用的貸款 Loans for use outside Hong Kong	46,774	(26.89%)	29,723	(42.90%)
	<u>244,817</u>	(10.85%)	<u>209,239</u>	(10.15%)

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

(3) 國際債權
INTERNATIONAL CLAIMS

	銀行 Banks	官方機構 Official Sector	30.06.2026			銀行 Banks	官方機構 Official Sector	31.12.2025		
			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	751,083	-	-	-	-	1,339,886	-	-	-	-

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

	30.06.2026	31.12.2025
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	244,817	209,239
其他 Others	-	-
	<u>244,817</u>	<u>209,239</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	3,137	3,114
其他 Others	-	-
	<u>3,137</u>	<u>3,114</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.

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

(5) 外匯風險額
CURRENCY RISK

二零二六年六月三十日主要外幣盤資料：
Major foreign exchange positions as at 30 JUNE 2026:

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	1,020	4,794	4	60	4	5,882
現貨負債 Spot liabilities	(5,968)	(182)	(3)	(66)	(7)	(6,226)
遠期買入 Forward purchases	10,671	3,983	1	385	320	15,360
遠期賣出 Forward sales	(5,701)	(8,592)	(1)	(379)	(316)	(14,989)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	22	3	1	-	1	27

二零二五年十二月三十一日主要外幣盤資料：
Major foreign exchange positions as at 31 DECEMBER 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	1,638	3,980	3	96	8	5,725
現貨負債 Spot liabilities	(4,472)	(255)	(3)	(60)	(7)	(4,797)
遠期買入 Forward purchases	4,584	428	-	90	187	5,289
遠期賣出 Forward sales	(1,729)	(4,151)	-	(126)	(187)	(6,193)
期權盤淨額 Net option position	-	-	-	-	-	-
長(短)盤淨額 Net long (short) position	21	2	-	-	1	24

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

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

			30.06.2026
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	-	-	-
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	38,866	286,156	325,022
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	114,604	447,706	562,310
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	153,470	733,862	887,332
減去準備金後之總資產 Total assets after provision	6,689,664		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	2.29%		

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

31.12.2025			
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	-	-	-
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	43,009	276,444	319,453
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	63,979	309,066	373,045
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	106,988	585,510	692,498
減去準備金後之總資產 Total assets after provision	6,526,986		
資產負債表風險佔總資產百分比 On-balance sheet exposures as percentage of total assets	1.64%		

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

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

	<u>30.06.2026</u>	<u>31.12.2025</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	16,963	20,329
與貿易相關之或然負債		
Trade related contingencies	213,170	217,979
其他承擔		
Other commitments	1,287,658	1,017,220
其他		
Others	5,255,837	-
衍生工具		
Foreign exchange contracts and derivatives		
匯率合約		
Exchange rate contracts		
合約金額		
Contract Amount	16,408,933	6,509,559
(公平價值)		
(Fair Value)	(2,445)	(2,596)
利率合約		
Interest rate contracts		
合約金額		
Contract Amount	13,403	-
(公平價值)		
(Fair Value)	(64)	-

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.

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(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	季度結算至
	Quarter ended	Quarter ended
	<u>30.06.2026</u>	<u>30.06.2025</u>
平均流動資金維持比率(%) Average Liquidity Maintenance Ratio (%)	56.82%	52.35%

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.

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

(10) 按合約到期日分析

CONTRACTUAL MATURITY ANALYSIS

30.06.2026	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	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	-	-	-	12,505	-	-	-	12,505
- 往來賬戶 - Current accounts	379,529	-	-	-	-	-	-	379,529
- 通知及定期存款 - Call and fixed deposits	400,353	598,588	19,491	49,654	-	-	-	1,068,086
- 備忘項目: 關係人存款 - Memo item: Deposits from related parties	1,468	-	-	-	-	-	-	1,468
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	379	1,274	2,684	4,115	-	-	-	8,452

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

30.06.2026	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	總計 Total
金管局之外匯基金存款 Due to MA for account of Exchange Fund	-	2,744,936	-	-	-	-	-	2,744,936
銀行存款 Due to banks								
- 來帳餘額 - Bank vostro balances	8,120							8,120
- 應付關聯方款項 - Due to related parties	-	-	-	-	-	250,000	-	250,000
- 應付其他方款項 - Due to other counterparties	-	2,137,870	-	-	-	-	-	2,137,870
其他負債 Other liabilities	41,382	3,247	4,059	258	-	-	19,841	68,787
資本及儲備 Capital and reserves	-	-	-	11,379	-	-	-	11,379
總額 Total	829,763	5,485,915	26,234	77,911	-	250,000	19,841	6,689,664

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

30.06.2026	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	27,446	-	-	-	-	-	805,318	832,764
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	7,437,688	6,554,373	973,331	1,450,867	-	-	-	16,416,259
其他 Others	4,767,984	613,970	87,052	-	16,063	900	-	5,485,969
總額 Total	12,233,118	7,168,343	1,060,383	1,450,867	16,063	900	805,318	22,734,992

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

30.06.2026	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	404	1,320	2,066	2,526	-	-	-	6,316
金管局之外匯基金 存放 Due from MA for account of Exchange Fund	1,284	-	-	-	-	-	-	1,284
銀行存放 Due from banks								
- 往帳餘額 - Bank nostro balances	23,119							23,119
- 應收關聯方款項 - Due from related parties	4,791,763	260,889	-	-	-	-	-	5,052,652
- 應收其他方款項 - Due from other counterparties	-	-	-	-	-	-	-	-
可立即變現債務證 券 Ready monetizable debt securities	499,191	-	-	-	-	-	-	499,191

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

30.06.2026	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
商業票據 Trade bills	-	384,784	443,273	7,761	-	-	-	835,818
各項客戶貸款 Advances to customers	-	83,932	67,137	20,149	24,001	47,332	3,137	245,688
其他資產 Other assets	1	-	-	-	-	-	25,595	25,596
總額 Total	5,315,762	730,925	512,476	30,436	24,001	47,332	28,732	6,689,664
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	7,438,802	6,552,880	974,401	1,442,849	-	-	-	16,408,933
其他 Others	-	4,777,484	478,353	-	-	-	-	5,255,837
總額 Total	7,438,802	11,330,364	1,452,754	1,442,849	-	-	-	21,664,770
合同到期日錯配 Contractual maturity mismatch	(308,317)	(592,969)	878,613	(55,493)	7,938	(203,568)		
累計合同到期日錯配 Cumulative Contractual maturity mismatch	(308,317)	(901,286)	(22,673)	(78,166)	(70,228)	(273,796)		

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

31.12.2025	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	-	-	440	6,005	-	-	-	6,445
- 往來賬戶 - Current accounts	406,582	-	-	-	-	-	-	406,582
- 通知及定期存款 - Call and fixed deposits	768,356	372,456	17,030	95,108	-	-	-	1,252,950
- 備忘項目: 關係人存款 - Memo item: Deposits from related parties	2,327	-	-	-	-	-	-	2,327
衍生工具合約產生的應付金額 Amount payable arising from derivative contracts	509	660	2,172	2,806	1	-	-	6,148

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

31.12.2025	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	不確定日期 Indefinite	總計 Total
金管局之外匯基金存款 Due to MA for account of Exchange Fund	2,724,736	-	-	-	-	-	-	2,724,736
銀行存款 Due to banks								
- 來帳餘額 - Bank vostro balances	4,641							4,641
- 應付關聯方款項 - Due to related parties	-	-	-	-	-	250,000	-	250,000
- 應付其他方款項 - Due to other counterparties	1,333,159	444,490	-	-	-	-	-	1,777,649
其他負債 Other liabilities	25,729	9,230	4,756	-	-	-	27,559	67,274
資本及儲備 Capital and reserves	-	-	30,561	-	-	-	-	30,561
總額 Total	5,263,712	826,836	54,959	103,919	1	250,000	27,559	6,526,986

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

31.12.2025	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	27,245	-	-	-	-	6,860	605,857	639,962
衍生工具合約產生 之合約責任 Contractual obligations arising from derivative contracts	3,570,887	1,517,206	573,148	850,742	5,314	-	-	6,517,297
其他 Others	-	99,526	95,233	26,704	15,945	900	-	238,308
總額 Total	3,598,132	1,616,732	668,381	877,446	21,259	7,760	605,857	7,395,567

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

31.12.2025	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	522	2,400	2,924	3,854	2	-	-	9,702
金管局之外匯基金存放 Due from MA for account of Exchange Fund	2,033	-	-	-	-	-	-	2,033
銀行存放 Due from banks								
- 往帳餘額 - Bank nostro balances	52,674							52,674
- 應收關聯方款項 - Due from related parties	3,963,410	260,007	-	-	-	-	-	4,223,417
- 應收其他方款項 - Due from other counterparties	-	-	-	-	-	-	-	
可立即變現債務證券 Ready monetizable debit securities	499,312	-	-	-	-	-	-	499,312

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

附加財務資料
二零二六年六月三十日
(以港幣千元位列示)

ADDITIONAL FINANCIAL INFORMATION
30 JUNE 2026
(Expressed in thousands of Hong Kong dollars)

31.12.2025	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	不確定日期 Indefinite	總計 Total
商業票據 Trade bills	-	1,036,718	477,791	-	-	-	-	1,514,509
各項客戶貸款 Advances to customers	7,316	63,977	64,676	3,647	18,919	48,145	3,114	209,794
其他資產 Other assets	2	-	-	-	-	-	15,543	15,545
總額 Total	4,525,269	1,363,102	545,391	7,501	18,921	48,145	18,657	6,526,986
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	3,566,687	1,514,133	572,712	850,713	5,314	-	-	6,509,559
其他 Others	-	-	-	-	-	-	-	-
總額 Total	3,566,687	1,514,133	572,712	850,713	5,314	-	-	6,509,559
合同到期日錯配 Contractual maturity mismatch	(769,888)	433,667	394,763	(123,151)	2,975	(209,615)		
累計合同到期日錯配 Cumulative Contractual maturity mismatch	(769,888)	(336,221)	58,542	(64,609)	(61,634)	(271,249)		

(1) 主要財務指標

KEY FINANCIAL INDICATORS

比利時聯合銀行
二零二六年六月三十日
(以百萬位歐羅列示)

KBC BANK N.V.
30 JUNE 2026
(Expressed in millions of Euro)

	<u>30.06.2026</u>	<u>31.12.2025</u>
股東資金總額 Shareholders' Funds	23,765	24,175
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 European Community Capital Adequacy Directive and both credit and market risk have been taken into account)	17.9% (資本協定三) (Basel III)	18.4% (資本協定三) (Basel III)
總資產 Total Assets	370,311	357,501
總負債 Total Liabilities	346,546	333,326
總放款 Total Loans to Customers	220,256	206,909
總客戶存放 Total Deposits of Customers	252,817	238,881
	<u>1.1.2026 to</u> <u>30.06.2026</u>	<u>1.1.2025 to</u> <u>30.06.2025</u>
稅前盈利/(虧損) Pre-tax Profits/(Loss)	1,764	1,571

B 部	-	總行資料(綜合數字)
Section B	-	Bank Information (Consolidated Basis)

(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。

二〇二五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.

Details of the latest KBC Group Sustainability Report (2025) are available on our branch website: [KBC Hong Kong - Commercial Banking - KBC Banking & Insurance](#)