

**NATIXIS Hong Kong Branch**

法國外貿銀行香港分行

(Incorporated in France and the liability of its member is limited)

(在法國註冊成立之有限責任公司)

**Financial Information Disclosure Statements  
As of 30 June 2024**

截至 2024 年 06 月 30 日止之財務資料披露聲明書

**I. Unaudited Income Statement**
**I. 未經審核之損益結算表**

Figures in HKD thousand

港幣千元

	Note	2024-06-30	2023-06-30
	附註	2024年06月30日	2023年06月30日
Interest income		2,657,366	2,468,344
利息收入			
Interest expense		(2,498,515)	(2,263,506)
利息支出			
<b>Net interest income</b>		<b>158,851</b>	<b>204,838</b>
淨利息收入			
Gains less losses arising from trading foreign currencies		189,930	237,203
外匯買賣收益淨額			
Gains less losses on securities held for trading purposes		(1,812)	9,137
持作買賣用途之證券交易(虧損)/收益淨額			
Gains less losses from other trading activities		-	-
其他買賣交易虧損淨額			
Net fees and commission income	1	52,103	78,802
費用及佣金收入淨額			
Others		764,420	699,562
其他			
<b>Other operating income</b>		<b>1,004,641</b>	<b>1,024,704</b>
其他營運收入			
<b>Total operating expenses</b>	2	<b>(795,234)</b>	<b>(836,215)</b>
總營運支出			
<b>Operating profit before provisions</b>		<b>368,258</b>	<b>393,327</b>
扣除準備金前的經營溢利			
Net credit from impairment losses and provisions for impaired loans and receivables		21,328	2,432
貸款及其他應收減值收益淨額			
Operating profit		389,586	395,759
經營溢利			
Gains less losses from the disposal of property, plant and equipment and investment properties		-	-
出售物業、設備及投資物業收益淨額			
<b>Profit before taxation</b>		<b>389,586</b>	<b>395,759</b>
稅前溢利			
Tax expenses		(50,246)	(52,350)
稅項支出			
<b>Profit after taxation</b>		<b>339,340</b>	<b>343,409</b>
除稅後溢利			

**II. Unaudited Balance Sheet**
**II. 未經審核之資產負債表**

 Figures in HKD thousand  
 港幣千元

	Note	2024-06-30	2023-12-31
	附註	2024年06月30日	2023年12月31日
<b>Assets</b>			
<b>資產</b>			
Cash and balances with banks		214,206	135,904
現金及在銀行同業的存款			
Balances with central bank		4,110	1,335
在中央銀行的存款			
Amount due from overseas offices		6,685,343	10,799,358
存放於海外辦事處金額			
Trade bills		108,813	177,429
貿易票據			
Certificates of deposit held		693,437	842,569
持有的存款證			
Loans and receivables	3a	46,587,783	53,699,884
貸款及其他應收帳目			
Investment securities		6,911,305	7,359,248
投資證券			
Other investments		93,424	95,841
其他投資			
Property, plant and equipment		249,639	209,815
物業及設備			
<b>TOTAL ASSETS</b>		<b>61,548,060</b>	<b>73,321,383</b>
<b>總資產</b>			
<b>Liabilities</b>			
<b>負債</b>			
Deposits and balances from banks		7,981,009	16,795,030
銀行同業的存款及結餘			
Deposits from customers	5	16,301,476	12,790,840
客戶存款			
Amount due to overseas offices		26,768,365	35,231,809
結欠海外辦事處金額			
Certificates of deposit issued		6,535,207	4,335,650
已發行存款證			
Other liabilities		3,962,003	4,168,054
其他負債			
<b>TOTAL LIABILITIES</b>		<b>61,548,060</b>	<b>73,321,383</b>
<b>總負債</b>			

### III. Unaudited Supplementary Financial Information

#### III. 未經審核補充財務資料

Figures in HKD thousand

港幣千元

	2024-06-30 2024年06月30日	2023-06-30 2023年06月30日
<b>1. Net fees and commission Income</b>		
費用及佣金收入淨額		
Fees and commission income	65,844	100,634
費用及佣金收入		
Fees and commission expenses	(13,741)	(21,832)
費用及佣金支出		
	52,103	78,802
<b>2. Total Operating expenses</b>		
總營運支出		
Staff expenses	(459,159)	(459,371)
人事費用		
Rental expenses	(27,065)	(30,005)
租金		
Other expenses	(318,593)	(347,640)
其他開支		
Other net release on provisions	9,583	801
其他準備金回撥淨額		
	(795,234)	(836,215)
	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
<b>3. Loans and receivables</b>		
貸款及其他應收帳目		
<b>3a. Loans and receivables</b>		
貸款及其他應收帳目		
Loans and advances to customers	42,530,320	50,630,311
客戶貸款		
Other receivables	4,114,674	3,128,406
其他應收帳目		
Provisions for impaired loans and receivables	3b (57,211)	(58,833)
減值貸款及其他應收撥備		
	46,587,783	53,699,884

### III. Unaudited Supplementary Financial Information

#### III. 未經審核補充財務資料

Figures in HKD thousand

港幣千元

	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
<b>3. Loans and receivables (Continued)</b>		
貸款及其他應收帳目(續)		
3b. Provision for impaired loans and receivables		
減值貸款、其他應收及其他撥備		
- Collective provisions	35,059	43,941
綜合減值撥備		
- Specific provisions	22,152	14,892
特殊性撥備		
	57,211	58,833

*Specific and Collective provisions were made at the branch level.*

*特殊性及綜合減值撥備是由分行入賬。*

3c. Impaired loans and advances to customers		
減值貸款		
- amount of impaired loans and advances to customers which are individually determined to be impaired	105,876	102,297
個別已作出減值決定之客戶貸款數額		
- amount of specific provisions made for such loans and advances	21,719	14,420
就該等貸款所撥出特殊撥備的數額		
- value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions related	40,062	44,910
該等貸款所作之特殊性撥備已考慮之抵押品總額		
- percentage of such loans and advances to total amount of loans and advances to customers	0.25%	0.20%
該等貸款佔客戶貸款總額的百分比		

*Specific provision were made after taking into account the value of collateral in respect of such loans and advances.*

*特殊撥備金已計及該等貸款的抵押品價值。*

### III. Unaudited Supplementary Financial Information

#### III. 未經審核補充財務資料

Figures in HKD thousand  
 港幣千元

	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
<b>3. Loans and receivables (Continued)</b> <b>貸款及其他應收帳目(續)</b>		
<b>3d. Overdue loans and advances to customers</b> <b>逾期客戶貸款</b>		
Gross amount of loans and advances to customers which have been overdue for : 客戶貸款的總額並已逾期:		
- more than 3 months but not more than 6 months 3個月以上至6個月	-	-
- more than 6 months but not more than one year 6個月以上至1年	-	-
- more than one year 1年以上	-	13,662
	-	13,662
Percentage of total amount of loans and advances to customers which have been overdue for : 逾期客戶貸款佔客戶貸款總額的百分比,並已逾期:		
- more than 3 months but not more than 6 months 3個月以上至6個月	0.00%	0.00%
- more than 6 months but not more than one year 6個月以上至1年	0.00%	0.00%
- more than one year 1年以上	0.00%	0.03%
	0.00%	0.03%
Amount of specific provisions made on such overdue loans and advances for : 特殊撥備金的數額已計及該等貸款:		
- more than 3 months but not more than 6 months 3個月以上至6個月	-	-
- more than 6 months but not more than one year 6個月以上至1年	-	-
- more than one year 1年以上	-	1
	-	1

**III. Unaudited Supplementary Financial Information**
**III. 未經審核補充財務資料**

 Figures in HKD thousand  
 港幣千元

	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
<b>3. Loans and receivables (Continued)</b> 貸款及其他應收帳目(續)		
3d. Overdue loans and advances to customers (Continued) 逾期客戶貸款(續)		
Collateral held in respect of the overdue loans and advances to customers 逾期客戶貸款的抵押品		
<i>No collateral held against overdue loans and advances to customers as of 30 June 2024 and 31 December 2023.</i> <i>截至2024年06月30日及2023年12月31日，沒有針對逾期客戶貸款的抵押品。</i>		
3e. Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months 經重組客戶貸款不包括逾期超過三個月以上的貸款	1,385,624	1,429,465
Percentage of such loans and advances to total amount of loans and advances to customers 該等貸款佔客戶貸款總額的百分比	3.26%	2.82%
3f. Overdue other assets (including trade bills and debt securities) which have been overdue for 逾期的其他資產(包括貿易票據及債務證券)並已逾期		
- more than 3 months but not more than 6 months 3個月以上至6個月	-	-
- more than 6 months but not more than one year 6個月以上至1年	-	-
- more than one year 1年以上	-	-
3g. Amount of repossessed assets held 持有收回之資產的數額	-	-

*The repossessed assets are booked under the lowest cost or net realizable value.*  
*收回之資產會以成本價或可變現淨值入賬。*

### III. Unaudited Supplementary Financial Information

#### III. 未經審核補充財務資料

Figures in HKD thousand  
 港幣千元

	2024-06-30 2024年06月30日		2023-12-31 2023年12月31日	
<b>4. Analysis of Loans and Advances to Customers</b>				
<b>客戶貸款分類</b>				
<b>4.1 By industry sector</b>				
<b>按行業分類</b>				
	Gross advances to customers 客戶貸款總額	% of loans and advances covered by collateral 抵押品佔客戶 貸款之百分比	Gross advances to customers 客戶貸款總額	% of loans and advances covered by collateral 抵押品佔客戶 貸款之百分比
Loans and advances for use in Hong Kong 在香港使用的貸款				
Industrial, commercial and financial: 工商業及金融:				
- Property investment 物業投資	-	-	703,112	0.0%
- Financial concerns 金融企業	4,142,122	0.0%	6,509,128	0.0%
- Wholesale and retail trade 批發及零售業	-	-	580,000	0.0%
- Manufacturing 製造業	848,259	0.0%	863,655	0.0%
- Transport and transport equipment 運輸及運輸設備	647,662	0.0%	691,828	0.0%
- Others 其他	3,805,670	61.1%	5,552,206	41.9%
Trade finance 貿易融資	822,637	0.0%	2,406,591	0.0%
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	32,263,970	5.2%	33,323,791	4.5%
	42,530,320	9.4%	50,630,311	7.6%



### III. Unaudited Supplementary Financial Information

#### III. 未經審核補充財務資料

Figures in HKD thousand

港幣千元

	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
<b>4. Analysis of Loans and Advances to Customers (Continued)</b> 客戶貸款分類 (續)		
4.2 By geographical areas 按區域分類		
(a) Gross amount of loans and advances to customers by countries or geographical areas 按國家或區域分類的客戶貸款總額		
- Hong Kong 香港	17,361,486	21,253,340
- Australia 澳洲	11,005,415	12,415,105
- Others 其他	14,163,419	16,961,866
	42,530,320	50,630,311
(b) Overdue loans and advances to customers by countries or geographical areas 按國家或區域分類的逾期客戶貸款總額		
- Hong Kong 香港	-	13,662
	-	13,662
(c) Impaired loans and advances to customers which are individually determined to be impaired, by countries or geographical areas 按國家或區域分類已作個別減值客戶的貸款		
- Hong Kong 香港	-	13,662
- Vietnam 越南	40,063	44,910
- Taiwan 台灣	65,813	43,725
	105,876	102,297
<b>5. Deposits from customers</b> 客戶存款		
Demand deposits and current accounts 活期存款及往來帳戶	7,622,487	5,787,831
Time, call and notice deposits 定期存款及通知存款	8,678,989	7,003,009
	16,301,476	12,790,840

### III. Unaudited Supplementary Financial Information

#### III. 未經審核補充財務資料

Figures in HKD million

港幣百萬元

#### 6. International Claims

##### 國際債權

Breakdown of the international claims by countries that constitutes not less than 10% of the total international claim, according to the location of the counterparties and the type of counterparties after taking into account of transfer of risk.

已確認之風險轉移影響後，佔本銀行不少於 10% 之國際債權，按交易對手之所在地及類別分類之國際債權分析如下：

	<u>Non-bank private sector</u> 其他非銀行私人機構			<u>Non-financial private sector</u> 其他非銀行私人機構	<u>Total</u> 總計
	<u>Banks</u> 銀行	<u>Official sector</u> 公營機構	<u>Non-bank financial institutions</u> 其他非銀行財務機構		
<b><u>As of 2024-06-30</u></b>					
<b><u>2024 年 06 月 30</u></b>					
Developed countries 發展國家					
of which: Australia 其中： 澳洲	428	-	240	10,051	10,719
of which: France 其中： 法國	10,013	-	-	51	10,064
Offshore centres 離岸中心					
of which: Hong Kong 其中： 香港	756	132	1,059	9,712	11,659
Developing Asia-Pacific 發展中亞太區					
of which: China 其中： 中國	110	-	-	10,124	10,234
Total 總計	11,307	132	1,299	29,938	42,676
<b><u>As of 2023-12-31</u></b>					
<b><u>2023 年 12 月 31 日</u></b>					
Developed countries 發展國家					
of which: Australia 其中： 澳洲	391	-	216	11,284	11,891
of which: France 其中： 法國	13,236	145	6	43	13,430
Offshore centres 離岸中心					
of which: Hong Kong 其中： 香港	845	133	1,221	13,898	16,097
Developing Asia-Pacific 發展中亞太區					
of which: China 其中： 中國	177	-	-	10,393	10,570
Total 總計	14,649	278	1,443	35,618	51,988

**III. Unaudited Supplementary Financial Information**
**III. 未經審核補充財務資料**

Figures in HKD million

港幣百萬元

**7. Non-bank mainland exposures**

國內非銀行的風險額

As of 2024-06-30

2024年06月30日

Types of counterparties 交易對手的類別	On-balance sheet exposure 資產負債表 內風險承擔	Off-balance sheet exposure 資產負債表 外風險承擔	Total 總計
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、中央政府擁有的實體和其子公司和合資企業	12,547	3,810	16,357
2 Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、當地政府擁有的實體及其子公司和合資企業	1,662	218	1,880
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 中華人民共和國國民居住在中國大陸或其他實體成立於中國大陸和其子公司和合資企業	6,741	1,718	8,459
4 Other entities of central government not reported in item 1 above 其他中央政府持有的實體沒有報告在上述第 1 項	-	226	226
5 Other entities of local governments not reported in item 2 above 其他地方政府持有的實體沒有報告在上述第 2 項	391	-	391
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 中華人民共和國國民居住中國內地以外或其他實體成立於中國內地以外地區而信貸用予中國大陸	-	-	-
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手而獲本分行認為是國內非銀行的風險	152	690	842
<b>Total</b> 總計	<b>21,493</b>	<b>6,662</b>	<b>28,155</b>
Total assets after provision 總資產扣除撥備	61,546		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險佔總資產之百分比	34.92%		

### III. Unaudited Supplementary Financial Information

#### III. 未經審核補充財務資料

Figures in HKD million

港幣百萬元

7. Non-bank mainland exposures (Continued)		As of 2023-12-31		
國內非銀行的風險額 (續)		2023年12月31日		
Types of counterparties		On-balance sheet exposure	Off-balance sheet exposure	Total
交易對手的類別		資產負債表 內風險承擔	資產負債表 外風險承擔	總計
1	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、中央政府擁有的實體和其子公司和合資企業	14,249	3,112	17,361
2	Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、當地政府擁有的實體及其子公司和合資企業	2,015	411	2,426
3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 中華人民共和國國民居住在中國大陸或其他實體成立於中國大陸和其子公司和合資企業	6,988	1,239	8,227
4	Other entities of central government not reported in item 1 above 其他中央政府持有的實體沒有報告在上述第1項	-	-	-
5	Other entities of local governments not reported in item 2 above 其他地方政府持有的實體沒有報告在上述第2項	-	117	117
6	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 中華人民共和國國民居住中國內地以外或其他實體成立於中國內地以外地區而信貸用予中國大陸	-	-	-
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手而獲本分行認為是國內非銀行的風險	1,927	664	2,591
	<b>Total</b> 總計	<b>25,179</b>	<b>5,543</b>	<b>30,722</b>
	Total assets after provision 總資產扣除撥備	73,317		
	On-balance sheet exposures as percentage of total assets 資產負債表內的風險佔總資產之百分比	34.34%		

### III. Unaudited Supplementary Financial Information

#### III. 未經審核補充財務資料

Figures in HKD million

港幣百萬元

#### 8 Currency Risk

##### 貨幣風險

The net position in a particular foreign currency where it constitutes not less than 10% of the total net position in all foreign currencies.

外匯的淨持有額佔持有外匯淨盤總額不少於 10%。

	As of 2024-06-30 2024年06月30日				
	USD 美元	AUD 澳元	JPY 日元	EUR 歐元	Total 總計
Spot assets 現貨資產	23,044	10,145	4,131	13,645	50,965
Spot liabilities 現貨負債	(37,813)	(5,028)	(661)	(8,305)	(51,807)
Forward purchases 遠期買入	26,243	2,204	2,236	1,912	32,595
Forward sales 遠期賣出	(11,217)	(7,323)	(5,686)	(7,217)	(31,443)
Net options position 期權盤淨額	-	-	-	-	-
Net long/(short) position 長(短)盤淨額	257	(2)	20	35	310
Net structural position 結構性倉盤淨額	-	-	-	-	-
	As of 2023-12-31 2023年12月31日				
	USD 美元	AUD 澳元	JPY 日元	EUR 歐元	Total 總計
Spot assets 現貨資產	26,399	11,611	3,655	17,582	59,247
Spot liabilities 現貨負債	(39,384)	(8,510)	(10)	(15,292)	(63,196)
Forward purchases 遠期買入	25,475	2,388	797	1,833	30,493
Forward sales 遠期賣出	(12,591)	(5,452)	(4,423)	(4,136)	(26,602)
Net options position 期權盤淨額	-	-	-	-	-
Net long/(short) position 長(短)盤淨額	(101)	37	19	(13)	(58)
Net structural position 結構性倉盤淨額	-	-	-	-	-

**III. Unaudited Supplementary Financial Information**
**III. 未經審核補充財務資料**

Figures in HKD thousand

港幣千元

	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
<b>9. Unaudited Off-Balance Sheet Exposures</b>		
未經審核之資產負債表以外的項目		
Contingent liabilities and commitments		
或然負債及承擔		
Direct credit substitutes	549,349	1,240,243
直接信貸替代項目		
Transaction-related contingencies	1,061,859	300,496
與交易有關的或然項目		
Trade-related contingencies	1,116,267	1,102,910
與貿易有關的或然項目		
Note issuance and revolving underwriting facilities	-	-
票據發行及循環式包銷安排		
Other commitments	35,358,824	26,656,591
其他承擔		
Forward deposits placed	-	-
遠期有期存款		
	38,086,299	29,300,240
Derivative transactions		
衍生工具		
Notional amounts of derivatives transactions		
衍生工具名義金額		
Exchange rate-related derivative contracts	39,203,356	38,559,364
滙率衍生合約		
Interest rate derivative contracts	27,560,222	29,898,754
利率衍生合約		
Others	-	-
其他		
	66,763,578	68,458,118
Fair value of derivative transactions		
衍生工具公平價值		
Exchange rate-related derivative contracts	320,682	(114,105)
滙率衍生合約		
Interest rate derivative contracts	399,087	418,069
利率衍生合約		
Others	-	-
其他		
	719,769	303,964

**III. Unaudited Supplementary Financial Information**

**III. 未經審核補充財務資料**

Figures in percentage

百分比

	2024-06-30 2024年06月30日	2023-06-30 2023年06月30日
<b>10. Liquidity</b>		
流動性		
<b>(i) Liquidity Maintenance Ratio (LMR)</b>		
流動性維持比率		
Average LMR for 3 months period	50.92%	67.81%
三個月平均流動性維持比率		

Average Liquidity Maintenance ratio is calculated as the simple average of each month's average liquidity maintenance ratio for the three months of the financial year computed in accordance with Banking Liquidity Rules.

平均流動性維持比率是根據《銀行流動性規則》規定以每月平均流動性維持比率之平均值計算。

#### IV. Group Consolidated Financial Information

#### IV. 集團綜合財務資料

Figures in EUR million

歐元百萬

	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
<b>I. Capital and Capital Adequacy</b>		
資本及資本充足比率		
Capital Adequacy Ratio	18.4%	18.2%
資本充足比率	18.4%	18.2%

The capital adequacy ratio as of 30 June 2024 and 31 December 2023 have been calculated in accordance with the Capital Requirements Directive rules / Basel 3 rules.

2024年6月30日及2023年12月31日資本充足比率是分別根據「資本規定指引」/「巴塞爾資本協定3」。

	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
Shareholders' funds	84,750	84,407
股東資金總額	84,750	84,407

	2024-06-30 2024年06月30日	2023-12-31 2023年12月31日
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#### II. Other financial information

#### 其他財務資料

Total assets	1,552,828	1,544,139
總資產	1,552,828	1,544,139
Total liabilities	1,468,078	1,459,732
總負債	1,468,078	1,459,732
Total loans and advances	952,282	948,088
總貸款	952,282	948,088
Total customer deposits	714,830	711,658
總存款	714,830	711,658

	2024-06-30 2024年06月30日	2023-06-30 2023年06月30日
Pre-tax profits	2,358	2,305
除稅前溢利	2,358	2,305

Total loans and advances include loans and advances to banks and customers less provisions.

總貸款包括貸款予銀行同業及客戶減去撥備。



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**Declaration of Compliance**

**披露方案的聲明**

We have pleasure in presenting the Financial Information Disclosure Statement of Natixis, Hong Kong Branch for the period ended 30 June 2024.

We confirm that the Disclosure Statement complies in all material respects with the Banking (Disclosure) Rules and, to the best of my knowledge and belief, it is not false or misleading. A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website <https://apac.cib.natixis.com/hong-kong>, for public inspection.

茲現將法國外貿銀行香港分行截至二零二四年六月三十日之主要財務資料披露聲明書呈覽。

茲證明這份聲明書在所有關鍵性項目上, 已遵從<<銀行業(披露)規則>>, 並且就本人所知及相信, 乃真確無訛, 亦不具誤導成份。本披露聲明書已存放在香港金融管理局查冊處及 <https://apac.cib.natixis.com/hong-kong>, 以供公眾查閱。



Bruno Stephane Jean Marie LE SAINT

Chief Executive  
行政總裁

Natixis, Hong Kong Branch  
法國外貿銀行香港分行

27 September 2024  
二零二四年九月二十七日