

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 2026

截至 2026 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 附註	2026-06-30 2026 年 06 月 30 日	2025-06-30 2025 年 6 月 30 日
Interest income 利息收入		3,351,294	2,210,152
Interest expense 利息支出		(3,786,051)	(2,323,158)
Net interest expense 淨利息支出		(434,757)	(113,006)
Gains less losses arising from foreign currencies activities 外匯買賣收益淨額		652,332	439,221
Gains less losses on securities held for trading purposes 持作買賣用途之證券交易淨額		-	-
Gains less losses from other trading activities 其他買賣交易淨額		(35,629)	-
Net fees and commission income 費用及佣金收入淨額	1	64,759	64,723
Others 其他		1,197,203	1,149,008
Other operating income 其他營運收入		1,878,665	1,652,952
Total operating expenses 總營運支出	2	(1,169,856)	(987,613)
Operating profit before provisions 扣除準備金前的經營溢利		274,052	552,333
Net credit from impairment losses and provisions for impaired loans and receivables 貸款及其他應收減值及準備金回撥		40,706	27,759
Operating profit 經營溢利		314,758	580,092
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		-	-
Profit before taxation 稅前溢利		314,758	580,092
Tax expenses 稅項支出		(51,935)	(95,715)
Profit after taxation 除稅後溢利		262,823	484,377

II. Unaudited Balance Sheet

II. 未經審核之資產負債表

Figures in HKD thousand

港幣千元

	Note	2026-06-30	2025-12-31
	附註	2026 年 06 月 30 日	2025 年 12 月 31 日
Assets			
資產			
Cash and balances with banks		594,340	668,830
現金及在銀行同業的存款			
Amount due from Exchange Fund		6,212	19,677
存放於外匯基金款項			
Amount due from overseas offices		64,930,754	59,158,232
存放於海外辦事處金額			
Certificates of deposit held		-	-
持有的存款證			
Loans and receivables	3a	56,095,957	46,732,877
貸款及其他應收帳目			
Investment securities		12,707,914	8,964,889
投資證券			
Other investments		97,177	93,629
其他投資			
Property, plant and equipment		299,061	189,743
物業及設備			
TOTAL ASSETS		134,731,415	115,827,877
總資產			
Liabilities			
負債			
Deposits and balances from banks and other financial institutions		28,999,725	21,281,006
銀行同業及其他財務機構存款及結餘			
Amount due to Exchange Fund		-	3,000,000
結欠於外匯基金款項			
Deposits from customers	5	76,238,723	63,383,340
客戶存款			
Amount due to overseas offices		7,130,376	10,312,213
結欠海外辦事處金額			
Certificates of deposit issued		15,519,962	12,291,663
已發行存款證			
Other liabilities		6,842,629	5,559,655
其他負債			
TOTAL LIABILITIES		134,731,415	115,827,877
總負債			

III. Unaudited Supplementary Financial Information

III. 未經審核補充財務資料

Figures in HKD thousand

港幣千元

	2026-06-30 2026年06月30日	2025-06-30 2025年06月30日
1. Net fees and commission Income		
費用及佣金收入淨額		
Fees and commission income	71,248	72,319
費用及佣金收入		
Fees and commission expenses	(6,489)	(7,596)
費用及佣金支出		
	<u>64,759</u>	<u>64,723</u>
2. Total Operating expenses		
總營運支出		
Staff expenses	(636,812)	(519,941)
人事費用		
Rental expenses	(27,924)	(26,477)
租金		
Other expenses	(506,669)	(447,166)
其他開支		
Other net release on provisions	1,549	5,971
其他準備金回撥淨額		
	<u>(1,169,856)</u>	<u>(987,613)</u>
	2026-06-30 2026年06月30日	2025-12-31 2025年12月31日
3. Loans and receivables		
貸款及其他應收帳目		
3a. Loans and receivables		
貸款及其他應收帳目		
Loans and advances to customers	49,040,514	41,582,210
客戶貸款		
Other receivables	7,072,122	5,208,211
其他應收帳目		
Provisions for impaired loans and receivables	3b (16,679)	(57,544)
減值貸款及其他應收撥備		
	<u>56,095,957</u>	<u>46,732,877</u>

III. Unaudited Supplementary Financial Information

III. 未經審核補充財務資料

Figures in HKD thousand

港幣千元

	2026-06-30 2026年06月30日	2025-12-31 2025年12月31日
3. Loans and receivables (Continued) 貸款及其他應收帳目(續)		
3b. Provision for impaired loans and receivables 減值貸款、其他應收撥備		
- Collective provisions 綜合減值撥備	16,556	24,212
- Specific provisions 特殊性撥備	123	33,332
	<u>16,679</u>	<u>57,544</u>

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 個別已作出減值決定之客戶貸款數額	20,191	118,139
- amount of specific provisions made for such loans and advances 就該等貸款所撥出特殊撥備的數額	-	33,128
- value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions related 該等貸款所作之特殊性撥備已考慮之抵押品總額	20,191	25,228
- 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份比	0.04%	0.28%

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

	2026-06-30 2026 年 06 月 30 日	2025-12-31 2025 年 12 月 31 日
3. Loans and receivables (Continued) 貸款及其他應收帳目(續)		
3d. Overdue loans and advances to customers 逾期客戶貸款		
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	-	-
	-	-
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%	0.00%
	0.00%	0.00%
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	-	-
	-	-

III. Unaudited Supplementary Financial Information

III. 未經審核補充財務資料

Figures in HKD thousand

港幣千元

	2026-06-30 2026 年 06 月 30 日	2025-12-31 2025 年 12 月 31 日
3. Loans and receivables (Continued) 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 2026 and 31 December 2025.</i> <i>截至 2026 年 06 月 30 日及 2025 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	86,113	1,374,386
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	0.18%	3.31%
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

	2026-06-30 2026 年 06 月 30 日		2025-12-31 2025 年 12 月 31 日	
4.	Analysis of Loans and Advances to Customers 客戶貸款分類			
4.1	By industry sector 按行業分類			
	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:				
- Financial concerns 金融企業	3,080,797	0.0%	2,255,350	0.0%
- Wholesale and retail trade 批發及零售業	-	0.0%	400,000	0.0%
- Manufacturing 製造業	-	0.0%	-	0.0%
- Information technology 資訊科技	-	0.0%	-	0.0%
- Recreational activities 娛樂活動	1,384,744	0.0%	1,414,547	0.0%
- Others 其他	3,453,256	67.3%	3,314,664	70.1%
Trade finance 貿易融資	7,821,898	0.0%	5,083,620	0.0%
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	33,299,819	2.4%	29,114,029	5.7%
	49,040,514	6.4%	41,582,210	9.6%

III. Unaudited Supplementary Financial Information

III. 未經審核補充財務資料

Figures in HKD thousand

港幣千元

	2026-06-30 2026年06月30日	2025-12-31 2025年12月31日
4. Analysis of Loans and Advances to Customers (Continued) 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	21,464,293	15,429,994
- Australia 澳洲	13,347,755	12,810,471
- United States of America 美國	5,490,330	3,377,041
- Others 其他	8,738,136	9,964,704
	<u>49,040,514</u>	<u>41,582,210</u>
(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	-	-
	<u>-</u>	<u>-</u>
(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		
- Vietnam 越南	20,191	25,228
- Taiwan 台灣	-	92,911
	<u>20,191</u>	<u>118,139</u>
5. Deposits from customers 客戶存款		
Demand deposits and current accounts 活期存款及往來帳戶	32,457,425	32,774,826
Time, call and notice deposits 定期存款及通知存款	43,781,298	30,608,514
	<u>76,238,723</u>	<u>63,383,340</u>

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> <u>其他非銀行私人機構</u>		<u>Non-bank</u> <u>financial institutions</u> <u>其他非銀行</u> <u>財務機構</u>	<u>Non-financial</u> <u>private sector</u> <u>其他非銀行</u> <u>私人機構</u>	<u>Total</u> <u>總計</u>
	<u>Banks</u> <u>銀行</u>	<u>Official sector</u> <u>公營機構</u>				
<u>As of 2026-06-30</u>						
<u>2026 年 6 月 30 日</u>						
Developed countries						
發展國家						
of which: Australia	172	307		5,472	7,878	13,829
其中: 澳洲						
of which: France	70,133	-		45	5	70,183
其中: 法國						
Offshore centres						
離岸中心						
of which: Hong Kong	135	330		511	17,841	18,817
其中: 香港						
Developing Asia-Pacific						
發展中亞太區						
of which: China	1	-		287	2,327	2,615
其中: 中國						
Total 總計	70,441	637		6,315	28,051	105,444
<u>As of 2025-12-31</u>						
<u>2025 年 12 月 31 日</u>						
Developed countries						
發展國家						
of which: Australia	124	460		418	12,183	13,185
其中: 澳洲						
of which: France	62,864	-		-	49	62,913
其中: 法國						
Offshore centres						
離岸中心						
of which: Hong Kong	646	174		484	9,344	10,648
其中: 香港						
Developing Asia-Pacific						
發展中亞太區						
of which: China	-	-		-	3,423	3,423
其中: 中國						
Total 總計	63,634	634		902	24,999	90,169

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 2026-06-30

2026 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	11,526	2,360	13,886
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	1,596	118	1,714
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	9,284	2,678	11,962
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	574	1,417	1,991
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	667	689	1,356
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	903	520	1,423
Total 總計		24,550	7,782	32,332
Total assets after provision 總資產扣除撥備		134,730		
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		18.22%		

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)

國內非銀行的風險額 (續)

As of 2025-12-31

2025 年 12 月 31 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	4,762	3,526	8,288
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	1,946	447	2,393
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	8,092	1,948	10,040
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	813	1,056	1,869
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	458	619	1,077
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	2,755	368	3,123
Total 總計	18,826	7,964	26,790
Total assets after provision 總資產扣除撥備	115,825		
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	16.25%		

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. The net option position is calculated using the delta equivalent approach.
 外匯的淨持有額佔持有外匯淨盤總額不少於 10%。期權盤淨額按對沖值等值方式計算。

As of 2026-06-30

2026 年 06 月 30 日

	USD 美元	EUR 歐元	Total 總計
Spot assets 現貨資產	54,644	19,887	74,531
Spot liabilities 現貨負債	(105,057)	(1,390)	(106,447)
Forward purchases 遠期買入	95,295	3,123	98,418
Forward sales 遠期賣出	(44,568)	(21,682)	(66,250)
Net options position 期權盤淨額	-	-	-
Net long position 長盤淨額	314	(62)	252
Net structural position 結構性倉盤淨額	-	-	-

As of 2025-12-31

2025 年 12 月 31 日

	USD 美元	EUR 歐元	Total 總計
Spot assets 現貨資產	38,835	19,844	58,679
Spot liabilities 現貨負債	(92,363)	(2,281)	(94,644)
Forward purchases 遠期買入	115,449	24,295	139,744
Forward sales 遠期賣出	(61,545)	(41,814)	(103,359)
Net options position 期權盤淨額	-	-	-
Net long position 長盤淨額	376	44	420
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

	2026-06-30 2026 年 06 月 30 日	2025-12-31 2025 年 12 月 31 日
9. Unaudited Off-Balance Sheet Exposures 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 直接信貸替代項目	419,257	458,308
Transaction-related contingencies 與交易有關的或然項目	465,566	430,993
Trade-related contingencies 與貿易有關的或然項目	2,578,147	1,972,813
Other commitments 其他承擔	41,845,157	46,368,104
Others 其他	3,634,630	-
	<u>48,942,757</u>	<u>49,230,218</u>
Derivative transactions 衍生工具		
Notional amounts of derivatives transactions 衍生工具名義金額		
Exchange rate-related derivative contracts 滙率衍生合約	143,061,881	182,381,796
Interest rate derivative contracts 利率衍生合約	117,985,044	71,515,542
Others 其他	4,905,077	128,416
	<u>265,952,002</u>	<u>254,025,754</u>
Fair value of derivative transactions 衍生工具公平價值		
Exchange rate-related derivative contracts 滙率衍生合約	1,223,581	1,000,241
Interest rate derivative contracts 利率衍生合約	(54,981)	58,385
Others 其他	(444,486)	(3,200)
	<u>724,114</u>	<u>1,055,426</u>

III. Unaudited Supplementary Financial Information

III. 未經審核補充財務資料

Figures in percentage

百分比

	2026-06-30 2026 年 06 月 30 日	2025-06-30 2025 年 06 月 30 日
10. Liquidity 流動性		
(i) Liquidity Maintenance Ratio (LMR) 流動性維持比率		
Average LMR for 3 months period 三個月平均流動性維持比率	81.19%	61.22%

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

	2026-06-30 2026 年 06 月 30 日	2025-12-31 2025 年 12 月 31 日
I. Capital and Capital Adequacy 資本及資本充足比率		
Capital Adequacy Ratio 資本充足比率	18.4%	19.2%

The capital adequacy ratio as of 30 June 2026 and 31 December 2025 have been calculated in accordance with the Capital Requirements Directive rules / Basel 3 rules.

2026 年 6 月 30 日及 2025 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」。

	2026-06-30 2026 年 06 月 30 日	2025-12-31 2025 年 12 月 31 日
Shareholders' funds 股東資金總額	90,421	89,309

	2026-06-30 2026 年 06 月 30 日	2025-12-31 2025 年 12 月 31 日
II. Other financial information 其他財務資料		
Total assets 總資產	1,743,511	1,645,733
Total liabilities 總負債	1,652,119	1,555,469
Total loans and advances 總貸款	1,050,474	1,001,780
Total customer deposits 總存款	788,344	757,253

	2026-06-30 2026 年 06 月 30 日	2025-06-30 2025 年 06 月 30 日
Pre-tax profits 除稅前溢利	3,495	2,786

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。

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 2026.

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://apme.cib.natixis.com/hong-kong-sar>, for public inspection.

茲現將法國外貿銀行香港分行截至二零二六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://apme.cib.natixis.com/hong-kong-sar>, 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

28 September 2026
二零二六年九月二十八日