



法國外貿銀行
香港分行

**NATIXIS
HONG KONG BRANCH**

主要財務資料披露聲明書
二零一五年六月三十日

**KEY FINANCIAL INFORMATION
DISCLOSURE STATEMENTS
AS AT 30 JUNE 2015**



法國外資銀行 香港分行

NATIXIS
HONG KONG BRANCH

主要財務資料按國際財務報告準則披露截至二零一五年六月三十日止

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENTS AS AT 30 JUNE 2015

甲部份 - 分行資料

Section A - Branch Information

I. 損益核算表

I. Profit and Loss

港幣千元	Figures in HKD thousand	2015-06-30	2014-06-30
淨利息收入	Net Interest Income		
利息收入	Interest Income	247,092	392,768
利息支出	Interest expense	(176,062)	(204,600)
		71,030	188,126
其他營運收入	Other operating income		
指定以公允價值列報之金融工具之淨溢利/(虧損)	Net profits / losses on fair value change of financial instruments designated at fair value through profit or loss	-	(226)
外匯買賣(虧損)淨額	Gains less losses arising from trading in foreign currencies	45,993	15,771
持作買賣用途之證券交易收益/(虧損)淨額	Gains less losses on securities held for trading purposes	-	-
其他買賣交易收益/(虧損)淨額	Gains less losses from other trading activities	-	(32)
費用及佣金收入淨額	Net fees and commission income	49,181	56,714
其他	Others	605,673	473,884
		600,747	548,111
營運支出	Operating expenses		
人事費用	Staff expenses	(212,379)	(176,690)
租金	Rental expenses	(27,816)	(27,685)
其他開支	Other expenses	(191,204)	(196,643)
其他準備金支出淨額	Other net charge on provisions	-	-
		(431,399)	(401,018)
扣除準備金前的經營溢利	Operating profit before provisions	240,378	333,219
貸款及其他應收賬值虧損	Impairment losses and provisions for impaired loans and receivables	(17,579)	-
經營溢利	Operating profit	222,799	333,219
出售物業、設備及投資物業虧損淨額	Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
稅前溢利	Profit before taxation	222,799	333,219
稅項(支出)	Tax (expenses)	(14,147)	(3,859)
除稅後溢利	Profit after taxation	208,652	329,360



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II. 資產負債表

II. Balance Sheet

單位千元	Figures in HKD thousand	2015-06-30	2014-12-31
資產	Assets		
現金及在銀行同業的存款	Cash and balances with banks	24,457	538,035
在銀行同業, 並於1至12個月內到期的存款	Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	588,536	1,715,047
存放於海外辦事處金類	Amount due from overseas offices	15,348,515	14,751,828
貿易票據	Trade bills	2,677,095	3,840,074
持有的存款證	Certificates of deposit held	744,202	1,248,806
持作買賣用途之證券	Securities held for trading purposes	-	-
貸款及其他應收賬目	Loans and receivables		
客戶貸款	Loans and advances to customers	10,913,003	10,725,192
給予銀行同業的貸款	Loans and advances to banks	-	-
其他賬項	Other accounts	645,465	630,246
減值貸款及其他應收撥備	Provisions for impaired loans and receivables	(65,358)	(67,235)
		19,493,110	19,328,203
投資證券	Investment securities	2,268,614	4,647,617
其他投資	Other investments	-	-
物業、設備及投資物業	Property, plant and equipment and investment properties	44,722	52,781
總資產	TOTAL ASSETS	41,189,251	46,128,391
負債	Liabilities		
銀行同業的存款及結餘	Deposits and balances from banks	5,017,638	7,041,885
客戶存款	Deposits from customers		
活期存款及往來賬戶	Demand deposits and current accounts	1,355,350	259,130
儲蓄存款	Savings deposits	-	-
定期存款及通知存款	Time, call and notice deposits	1,135,207	1,197,268
		2,490,847	1,456,398
拖欠海外辦事處金類	Amount due to overseas offices	32,123,133	38,014,547
已發行存款證	Certificates of deposit issued	-	-
已發行債券	Issued debt securities	90,000	-
其他賬項	Other liabilities	1,467,833	1,015,561
撥備	Provisions	-	-
總負債	TOTAL LIABILITIES	41,189,251	46,128,391



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III. 損益核算表附加資料

III. Additional Profit and Loss Information

港幣千元	Figures in HKD thousand	2015-06-30	2014-06-30
費用及佣金收入	Fees and commission income	63,258	70,214
費用及佣金支出	Fees and commission expenses	(14,075)	(13,500)
費用及佣金收入淨額	Net fees and commission income	<u>49,181</u>	<u>56,714</u>

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

港幣千元	Figures in HKD thousand	2015-06-30	2014-12-31
1) 減值貸款及其他應收賬項	1) Provision for impaired loans and receivables	-	-
- 綜合減值撥備	- Collective provisions	65,358	57,235
- 客戶貸款特殊撥備	- Specific provisions for loans and advances to customers	<u>65,358</u>	<u>57,235</u>

特殊撥備是由分行人員而決定作出最適當的綜合減值撥備。

Specific provisions were made at the branch level whereas collective impairment is assessed and recorded at Head Office for the whole Natixis group.

		2015-06-30	2014-12-31
2) 減值貸款	2) Impaired loans and advances to customers		
個別已作出減值決定之客戶貸款數額	- amount of impaired loans and advances to customers which are individually determined to be impaired	143,602	160,665
就該等貸款所撥出特殊撥備的數額	- amount of specific provisions made for such loans and advances	65,358	57,235
該等貸款所作之特殊性撥備已考慮之抵押品價值	- value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	12,882	160,665
該等貸款佔客戶貸款總額的百分比	- percentage of such loans and advances to total Amount of loans and advances to customers	0.70%	0.89%

特殊撥備金已計及該等貸款的抵押品價值。

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



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IV. 資產負債表附加資料(續)

IV. Additional Balance Sheet Information (Continued)

港幣千元	Figures in HKD thousand	2015-06-30	2014-12-31
3) 逾期客戶貸款	3) Overdue loans and advances to customers		
客戶貸款的逾期已逾期:	Gross amount of loans and advances to customers which have been overdue for:		
- 3個月以上至6個月	more than 3 months but not more than 6 months	-	-
- 6個月以上至1年	more than 6 months but not more than one year	-	140,571
- 1年以上	more than one year	-	140,571
逾期客戶貸款佔客戶貸款總額的百分比,並已逾期	Percentage of total amount of loans and advances to customers which have been overdue for:		
- 3個月以上至6個月	more than 3 months but not more than 6 months	0.00%	0.00%
- 6個月以上至1年	more than 6 months but not more than one year	0.00%	0.75%
- 1年以上	more than one year	0.00%	0.75%
特別撥備的數額已計及該等貸款	Amount of specific provisions made on such overdue loans and advances for:		
- 3個月以上至6個月	more than 3 months but not more than 6 months	-	-
- 6個月以上至1年	more than 6 months but not more than one year	-	57,235
- 1年以上	more than one year	-	57,235
該等逾期貸款抵押品的公平價值	Fair value of collateral held in respect of such overdue loans and advances		
- 3個月以上至6個月	more than 3 months but not more than 6 months	-	-
- 6個月以上至1年	more than 6 months but not more than one year	-	140,571
- 1年以上	more than one year	-	140,571
4) 經重組客戶貸款不包括逾期超過三個月以上的貸款	4) Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months		
該等貸款佔客戶貸款總額的百分比	Percentage of such loans and advances to total amount of loans and advances to customers	0.00%	0.00%
在兩個報告日期,本分行均無任何給予銀行同業之已减值、逾期或重組貸款。	The branch did not have any impaired, overdue or rescheduled loans and advances to banks at both reporting dates.		
5) 逾期的其他資產(包括貿易票據及債務證券)並已逾期	5) Overdue other assets (including trade bills and debt securities) which have been overdue for		
- 3個月以上至6個月	more than 3 months but not more than 6 months	-	-
- 6個月以上至1年	more than 6 months but not more than one year	-	-
- 1年以上	more than one year	-	-
6) 持有收回之資產的數額	6) Amount of repossessed assets held		
收回之資產會以成本價或可變現淨值入帳。	The repossessed assets are booked under the lowest cost or net realizable value.		

V. 資產負債表以外的項目

V. Off-Balance Sheet Exposures

港幣千元	Figures in HKD thousand	2015-06-30	2014-12-31
或有負債及承擔	Contingent liabilities and commitments		
直接信貸替代項目	Direct credit substitutes	70,533	70,533
與交易有關的或然項目	Transaction-related contingencies	14,719	14,719
與貿易有關的或然項目	Trade-related contingencies	2,030,051	2,343,744
無條件發行及轉讓式包銷安排	Note issuance and revolving underwriting facilities	-	-
其他承擔	Other commitments	18,778,224	15,307,052
逾期有期存款	Forward forward deposits placed	-	120,678
		20,894,627	17,925,728
衍生工具	Derivative transactions		
衍生工具名義金額	Notional amounts of derivatives transactions		
匯率合約	Exchange rate-related derivative contracts	12,973,389	16,372,859
利率合約	Interest rate derivative contracts	-	107,055
其他衍生工具交易	Other derivative transactions	-	-
		12,973,389	16,479,914
衍生工具公平價值	Fair value of derivative transactions		
匯率合約	Exchange rate-related derivative contracts	(33,600)	(94,597)
利率合約	Interest rate derivative contracts	-	(1,278)
其他衍生工具交易	Other derivative transactions	-	-
		(33,600)	(95,875)

公平價值並未計入雙邊淨額結算安排的影響。

Fair value has not taken into account the effect of valid bilateral netting agreements.



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VI. 分類資料

VI. Segmental Information

		2015-06-30	2014-12-31	
1) 按行業分類	1) By industry sector		抵押品佔客戶 貸款之百分比 % of loans and advances covered by collateral	抵押品佔客戶 貸款之百分比 % of loans and advances covered by collateral
按行業分類的客戶貸款總額	Gross loans and advances to customers by industry sector	HKD'000		HKD'000
在港派使用的貸款	Loans and advances for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業發展	- Property development	1,428,959	0.0%	-
- 物業投資	- Property investment	2,238,230	0.0%	692,381
- 金融企業	- Financial concerns	-	-	-
- 股票經紀	- Stockbrokers	830,528	0.0%	387,770
- 批發及零售	- Wholesale and retail trade	684,161	0.6%	1,032,244
- 製造業	- Manufacturing	-	-	-
- 運輸及運輸設備	- Transport and transport equipment	-	-	-
- 娛樂活動	- Recreational activities	382,490	0.0%	248,577
- 資訊科技	- Information technology	2,163,733	32.0%	3,239,563
- 其他	- Others	-	-	-
個人	Individuals:			
- 購買「購者有其屋計劃」、 「私人機構參與計劃」和「租客置業計劃」 樓宇的貸款或其他住宅的按揭計劃	- loans for the purchase of flats in the Home Ownership Scheme Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes;	-	-	-
- 購買其他住宅物業的貸款	- loans for the purchase of other residential properties	-	-	-
- 信用卡貸款	- credit card advances	-	-	-
- 其他	- others	-	-	-
貿易融資	Trade finance	1,439,788	1.0%	4,863,190
在香港以外使用的貸款	Loans and advances for use outside Hong Kong	9,745,114	25.6%	8,261,467
		<u>16,913,003</u>	<u>17.0%</u>	<u>16,725,192</u>
		2015-06-30		2014-12-31
2) 按區域分類	2) By geographical areas	HKD'000		HKD'000
(a) 按國家或區域分類的客戶貸款總額	(a) Gross amount of loans and advances to customers by countries or geographical areas			
- 香港	- Hong Kong	9,515,551		8,878,546
- 中國	- China	1,994,053		4,117,968
- 澳洲	- Australia	2,241,206		334,778
- 其他	- Others	5,162,193		5,393,900
		<u>18,913,003</u>		<u>18,725,192</u>
(b) 按國家或區域分類的逾期客戶貸款總額	(b) Overdue loans and advances to customers by countries or geographical areas			
逾期少於三個月	Overdue for not more than 3 months	-		-
逾期三個月以上	Overdue for more than 3 months	-		-
		<u>-</u>		<u>-</u>
(c) 按國家或區域分類已作個別減值客戶的貸款	(c) Impaired loans and advances to customers which are individually determined to be impaired, by countries or geographical areas			
- 中國	- China	8,469		16,945
- 香港	- Hong Kong	4,413		9,149
- 巴拿馬	- Panama	-		140,571
- 開曼群島	- Cayman Islands	130,720		-
		<u>143,602</u>		<u>166,665</u>



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3) 國際債權

已確認之匯兌轉移影響後，佔本銀行10%或以上之國際債權，按交易對手之所在地及類別分類之國際債權分析如下。

3) International Claims

Breakdown of the international claims by countries that constitutes 10% or more 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.

		其他非銀行私人機構					總計
		銀行	公營機構	其他非銀行財政機構	其他非銀行私人機構	其他	
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	
2015年6月30日	As of 30 June 2015	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
發展國家，其中法國	Developed countries of which France	16,267	866	-	21	-	17,154
離岸中心，其中香港	Offshore centres of which Hong Kong	304	-	7	6,123	-	6,434
發展中亞太區，其中中國	Developing Asia-Pacific of which China	3,475	-	-	4,264	-	7,739
總計	Total	20,046	866	7	10,408	-	31,327

		其他非銀行私人機構					總計
		銀行	公營機構	其他非銀行財政機構	其他非銀行私人機構	其他	
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	
2014年12月31日	As of 31 Dec 2014	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
發展國家，其中法國	Developed countries of which France	15,549	2,357	-	26	-	17,932
離岸中心，其中香港	Offshore centres of which Hong Kong	1,249	-	-	1,503	-	2,812
發展中亞太區，其中中國	Developing Asia-Pacific of which China	6,107	-	-	8,815	-	15,922
總計	Total	22,905	2,357	-	11,404	-	36,666



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IX. 流動資產

IX. Liquidity

百分比	Figures in percentage	2015-06-30	2014-06-30
全期平均流動資產比率	Average liquidity ratio for the period		36.66%
全期平均流動資產維持比率	Average liquidity maintenance ratio for the period	43.37%	
2014年上半年度平均流動資產比率是根據香港金融管理局的指引及2015年1月1日生效的銀行業條例附表四準則計算。平均流動資產比率是用每月的平均流動資產佔總資產的平均值。	The average liquidity ratio for the period from January to June 2014 is the simple average of each month's average liquidity ratio calculated in accordance with the guidelines of Hong Kong Monetary Authority and Fourth Schedule of the Banking Ordinance prior to January 2015.		
2015年上半年度平均流動資產維持比率是根據香港金融管理局的指引及銀行業(流動性)規則計算。平均流動資產維持比率是用每月的平均流動資產佔總資產的平均值。	The average liquidity maintenance ratio for the period from January to June 2015 is the simple average of each month's average liquidity maintenance ratio calculated in accordance with the guidelines of Hong Kong Monetary Authority and the Banking (Liquidity) Rules.		
法國外資銀行香港分行根據總行和由香港金融管理局發出的監管政策手冊(LM-2)《穩健的流動資金風險管理系統及管治措施》之全球資金和流動資金風險的框架下管理流動資金。	Natixis SA HK Branch manages its liquidity under the global funding and liquidity risk framework set at head-office level and the local regulatory requirement set forth by the Hong Kong Monetary Authority in Supervisory Policy Manual LM-2, Sound Systems and Controls for Liquidity Risk Management.		
每天對現金流預測、流動資金缺口以及資產負債表內投資和/或資金來源的風險承擔。法國外資銀行香港分行之財務總監在本行資產負債管理委員會的監督下管理流動資金風險。	Cash flow projection, liquidity gaps as well as balance sheet exposures by currency and/or sources of funding are being monitored on a daily basis. Natixis SA HK Branch Treasury manages the liquidity risk under the oversight of the local Assets & Liabilities Management Committee.		

X. 薪酬制度披露

X. Remuneration System

根據由香港金融管理局發出的監管政策手冊(CG-5)《穩健的薪酬制度指引》的第3節，法國外資銀行香港分行符合指引要求，並已採用總行之薪酬制度。

Pursuant to section 3 of Supervisory Policy Manual (CG - 5) Guidelines on a sound remuneration system issued by Hong Kong Monetary Authority, Natixis Hong Kong Branch complies with the requirement and has adopted the remuneration system of Natixis, Head Office.

總行之薪酬制度在法國外資銀行2014年註冊文件第2.4節“法國外資銀行的薪酬政策”披露。

The Bank's remuneration system is disclosed in section 2.4 "Natixis Compensation Policy" of Natixis registration document 2014.

乙部份 - 銀行資料 (綜合數字)

Section B - Bank Information (Consolidated Basis)

		2015-06-30	2014-12-31
I. 資本及資本充足比率	I. Capital and Capital Adequacy		
資本充足比率	Capital Adequacy Ratio	12.9%	13.6%
2015年06月30日及2014年12月31日資本充足比率是分別根據「資本充足指引」/「巴塞爾資本協定3」。	The capital adequacy ratio as of 30 June 2015 and 31 December 2014 have been calculated in accordance with the Capital Requirements Directive rules/Basel 3 rules.		
		2015-06-30	2014-12-31
		百萬歐元 EUR Million	百萬歐元 EUR Million 重列 (restated)
股東資金總額	Shareholders' funds	18,313	18,872
II. 其他財務資料	II. Other financial information		
		2015-06-30	2014-12-31
		百萬歐元 EUR Million	百萬歐元 EUR Million 重列 (restated)
總資產	Total assets	511,777	590,424
總負債	Total liabilities	493,464	571,552
總貸款	Total loans and advances	187,363	178,942
總存款	Total customer deposits	67,005	60,860
		2015-06-30	2014-06-30
		百萬歐元 EUR Million	百萬歐元 EUR Million
除稅前溢利/(虧損)	Pre-tax profit/(loss)	1,357	1,011

總存款包括貸款予銀行同業及客戶派去撥備。

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



法國外貿銀行 香港分行

NATIXIS
HONG KONG BRANCH

主要財務資料披露聲明書截至二零一五年六月三十日止

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENTS AS AT 30 JUNE 2015

行政總裁從披露方案的聲明

茲現將法國外貿銀行香港分行截至二零一五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相關項目上，已遵從《銀行業(披露)規則》。並且就本人所知及相信，乃真實無訛，亦不具誤導成份。

傅明盛
行政總裁
香港分行

二零一五年九月三十日

Chief Executive's Declaration of Compliance

We have pleasure in presenting the Key Financial Information Disclosure Statement of Natixis, Hong Kong Branch for the period ended 30 June 2015. 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.

François RIAHI
Chief Executive
Hong Kong Branch

30 Sept 2015