



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  
二零一五年十二月三十一日

**KEY FINANCIAL INFORMATION  
DISCLOSURE STATEMENTS  
AS AT 31 DEC 2015**



法國外資銀行 香港分行

NATIXIS  
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主要財務資料披露明書截至二零一五年十二月三十一日止

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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	2015-12-31	2014-12-31
淨利息收入	Net interest income		
利息收入	Interest income	501,110	654,841
利息支出	Interest expense	(322,370)	(321,075)
		178,740	333,766
其他營運收入	Other operating income		
指定以公允價值列賬之金融工具之淨溢利/(虧損)	Net 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	52,710	(1,248)
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	102,089	117,273
其他	Others	1,040,057	815,457
		1,195,756	931,224
營運支出	Operating expenses		
人事費用	Staff expenses	(427,885)	(361,916)
租金	Rental expenses	(55,508)	(55,963)
其他開支	Other expenses	(396,916)	(506,887)
其他準備金支出淨額	Other net charge on provisions	-	-
		(880,309)	(924,766)
扣除準備金前的經營溢利	Operating profit before provisions	494,187	340,224
貸款及其他應收賬位虧損	Impairment losses and provisions for impaired loans and receivables	(60,188)	(57,235)
經營溢利	Operating profit	443,999	282,989
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	(43)	-
稅前溢利	Profit before taxation	443,956	282,989
稅項支出	Tax expenses	(50,642)	(801)
除稅後溢利	Profit after taxation	393,314	282,188



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II. 資產負債表

II. Balance Sheet

港幣千元	Figures in HKD thousand	2015-12-31	2015-06-30
<b>資產</b>	<b>Assets</b>		
現金及在銀行同業的存款	Cash and balances with banks	1,072,885	24,457
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	67,692	688,536
存放於海外辦事處金額	Amount due from overseas offices	4,478,024	15,348,515
貿易票據	Trade bills	1,508,452	2,677,095
持有的存款證	Certificates of deposit held	1,250,790	744,202
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	23,604,407	18,913,003
給予銀行同業的貸款	Loans and advances to banks	-	-
其他賬項	Other accounts	1,002,687	845,465
減值貸款及其他應收賬目	Provisions for impaired loans and receivables	(97,956)	(65,358)
		24,649,038	19,493,110
投資證券	Investment securities	5,614,336	2,268,614
其他投資	Other investments	-	-
物業、設備及投資物業	Property, plant and equipment and investment properties	49,324	44,722
<b>總資產</b>	<b>TOTAL ASSETS</b>	<b>38,690,441</b>	<b>41,189,251</b>
<b>負債</b>	<b>Liabilities</b>		
銀行同業的存款及結餘	Deposits and balances from banks	7,468,780	5,017,638
客戶存款	Deposits from customers		
活期存款及往來賬戶	Demand deposits and current accounts	5,204,710	1,355,350
儲蓄存款	Savings deposits	-	-
定期存款及通知存款	Time, call and notice deposits	1,738,234	1,135,287
		6,942,944	2,490,647
結欠海外辦事處金額	Amount due to overseas offices	21,819,726	32,123,133
已發行存款證	Certificates of deposit issued	490,000	-
已發行債券	Issued debt securities	90,000	90,000
其他賬項	Other liabilities	1,878,991	1,467,833
撥備	Provisions	-	-
<b>總負債</b>	<b>TOTAL LIABILITIES</b>	<b>38,690,441</b>	<b>41,189,251</b>



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III. 損益結算表附加資料

III. Additional Profit and Loss Information

港幣千元	Figures in HKD thousand	2015-12-31	2014-12-31
費用及佣金收入	Fees and commission income	129,277	138,549
費用及佣金支出	Fees and commission expenses	(26,288)	(21,276)
費用及佣金收入淨額	Net fees and commission income	<u>102,989</u>	<u>117,273</u>

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

港幣千元	Figures in HKD thousand	2015-12-31	2015-06-30
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	-	-
- 客戶貸款特殊性撥備	- Specific provisions for loans and advances to customers	<u>97,956</u>	<u>65,358</u>
		<u>97,956</u>	<u>65,358</u>

特殊性撥備是由分行人員而進行作出與關注的綜合減值撥備。

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

		2015-12-31	2015-06-30
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	135,082	143,602
就該等貸款所作出特殊撥備的數額	- amount of specific provisions made for such loans and advances	97,956	65,358
該等貸款所作之特殊性撥備已考慮之抵押品總額	- value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	4,393	12,882
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	0.67%	0.76%

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. Additional Balance Sheet Information (Continued)

IV. 資產負債表附加資料(續)

港幣千元	Figures in HKD thousand	2015-12-31	2015-06-30
<b>3) 逾期客戶貸款</b>	<b>3) Overdue loans and advances to customers</b>		
客戶貸款的逾期並已逾期:	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	130,689	-
- 1年以上	more than one year	-	-
		<u>130,689</u>	<u>-</u>
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	0.55%	0.00%
- 1年以上	more than one year	0.00%	0.00%
		<u>0.55%</u>	<u>0.00%</u>
特殊撥備金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	97,956	-
- 1年以上	more than one year	-	-
		<u>97,956</u>	<u>-</u>
有擔保逾期貸款所持的抵押品的最新估計市值	Market value of collateral held against the covered portion of overdue loans and advances	-	-
有擔保逾期貸款	Covered portion of overdue loans and advances	-	-
無擔保逾期貸款	Uncovered portion of overdue loans and advances	130,689	-
		<u>130,689</u>	<u>-</u>
<b>4) 經重組客戶貸款不包括逾期超過三個月以上的貸款</b>	<b>4) Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months</b>	-	-
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,本分行均無在付給予銀行同業之已減價,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.		
<b>5) 逾期的其他資產(包括貿易票據及債務證券)並已逾期</b>	<b>5) Overdue other assets (including trade bills and debt securities) which have been overdue for</b>		
- 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	-	-
		<u>-</u>	<u>-</u>
<b>6) 持有收回之資產的數額</b>	<b>6) Amount of repossessed assets held</b>	-	-
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	2015-12-31	2015-06-30
<b>或然負債及承擔</b>	<b>Contingent liabilities and commitments</b>		
直接信貸替代項目	Direct credit substitutes	69,572	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	2,073,770	2,030,051
票據發行及循環式包銷安排	Note issuance and revolving underwriting facilities	-	-
其他承擔	Other commitments	22,417,066	18,779,224
逾期有期存款	Forward forward deposits placed	-	-
		<u>24,575,127</u>	<u>20,894,527</u>
<b>衍生工具</b>	<b>Derivative transactions</b>		
衍生工具名義金額	Notional amounts of derivatives transactions		
匯率合約	Exchange rate-related contracts	17,408,359	12,973,389
利率合約	Interest rate contracts	100,000	-
其他	Others	-	-
		<u>17,508,359</u>	<u>12,973,389</u>
衍生工具公平價值	Fair value of derivative transactions		
匯率合約	Exchange rate-related contracts	14,362	(33,600)
利率合約	Interest rate contracts	18	-
其他	Others	-	-
		<u>14,380</u>	<u>(33,600)</u>
公平價值並未計入雙邊淨結算安排的影響。	Fair value has not taken into account the effect of valid bilateral netting agreements.		



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VI. Segmental Information

VI. 分類資料

		2015-12-31	2015-06-30
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
在香港使用的貸款	Loans and advances for use in Hong Kong		
工商金融	Industrial, commercial and financial:		
- 物業發展	- Property development	1,428,627	1,428,959
- 物業投資	- Property investment	-	-
- 金融企業	- Financial concerns	1,550,060	2,238,230
- 股票經紀	- Stockbrokers	-	-
- 批發及零售業	- Wholesale and retail trade	790,531	830,528
- 製造業	- Manufacturing	601,435	684,161
- 運輸及運輸設備	- Transport and transport equipment	-	-
- 娛樂活動	- Recreational activities	-	-
- 資訊科技	- Information technology	369,383	382,490
- 電力及氣體燃料	- Electricity and gas	1,370,128	1,394,200
- 其他	- Others	3,544,147	769,533
個人	Individuals:		
- 購買「居者有其屋計劃」、 「私人機構參與屋宇計劃」和「租者置其屋計劃」 樓宇的貸款或其他相關的計劃	- 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	1,033,002	1,439,788
在香港以外使用的貸款	Loans and advances for use outside Hong Kong	12,997,094	9,745,114
		<u>23,684,407</u>	<u>18,913,003</u>
		2015-12-31	2015-06-30
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	9,257,217	9,515,551
- 中國	- China	3,919,044	1,994,053
- 澳洲	- Australia	4,625,970	2,241,206
- 其他	- Others	5,882,168	5,162,193
		<u>23,684,407</u>	<u>18,913,003</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		
- 開曼群島	- Cayman Islands	130,689	-
		<u>130,689</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
- 香港	- Hong Kong	4,393	4,413
- 開曼群島	- Cayman Islands	130,689	130,720
		<u>135,082</u>	<u>143,602</u>



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3) 國際債權

已確認之國際債權移轉後，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項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.

	其他非銀行私人按揭					
	銀行	公營機構	其他非銀行財務 機構	其他非銀行私 人按揭	其他	總計
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
2015年12月31日	As of 2015-12-31					
	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
發展國家，其中 法國 澳洲	6,117 64	- -	- 4	127 4,423	-	6,244 4,491
離岸中心，其中 香港	-	-	-	5,115	-	5,115
發展中亞太區，其中 中國	2,594	-	-	7,220	-	9,814
總計	6,775	-	4	16,885	-	25,664

	其他非銀行私人按揭					
	銀行	公營機構	其他非銀行財務 機構	其他非銀行私 人按揭	其他	總計
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
2015年6月30日	As of 2015-06-30					
	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
發展國家，其中 法國 澳洲	16,267 1	866 -	- 2	21 1,720	-	17,154 1,723
離岸中心，其中 香港	304	-	7	6,123	-	6,434
發展中亞太區，其中 中國	3,475	-	-	4,264	-	7,739
總計	20,047	866	9	12,128	-	33,050



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VII. 國內非銀行的風險類

VII. Non-bank Mainland Exposures

港幣百萬元		Figures in HKD million		as at 2015-12-31		總計 Total
		資產負債表內 On-balance Sheet Exposure	或有負債 Off-balance Sheet Exposure			
交易對手的類別	Types of counterparties					
1 中央政府、中央政府所有的實體和其子公司 and 合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	8,276	3,293			11,569
2 地方政府、當地政府所有的實體及其子公司 and 合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-			-
3 中華人民共和國居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 and 合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	320	-			320
4 其他中央政府所有的實體沒有報告在上邊第 1 項	4 Other entities of central government not reported in item 1 above	1,386	111			1,497
5 其他地方政府所有的實體沒有報告在上邊第 2 項	5 Other entities of local governments not reported in item 2 above	1,135	141			1,277
6 中華人民共和國居民居住在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於中國大陸	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	16	-			16
7 其他交易對手而獨立本分行認為是國內非銀行的風險類	7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,097	136			1,233
總計	Total	12,231	3,681			15,912
總計扣除撥備	Total assets after provision	38,690				
資產負債表內的風險類佔資產之百分比	On-balance sheet exposures as percentage of total assets	31.61%				

港幣百萬元		Figures in HKD million		as at 2015-06-30		總計 Total
		資產負債表內 On-balance Sheet Exposure	或有負債 Off-balance Sheet Exposure			
交易對手的類別	Types of counterparties					
1 中央政府、中央政府所有的實體和其子公司 and 合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	4,790	1,901			6,691
2 地方政府、當地政府所有的實體及其子公司 and 合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-			-
3 中華人民共和國居民居住在中國內地或其他實體成立於中國大陸和其子公司 and 合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	304	-			304
4 其他中央政府所有的實體沒有報告在上邊第 1 項	4 Other entities of central government not reported in item 1 above	1,271	52			1,323
5 其他地方政府所有的實體沒有報告在上邊第 2 項	5 Other entities of local governments not reported in item 2 above	1,298	48			1,346
6 中華人民共和國居民居住在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於中國大陸	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	9	131			140
7 其他交易對手而獨立本分行認為是國內非銀行的風險類	7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,462	264			1,726
總計	Total	9,134	2,396			11,530
總計扣除撥備	Total assets after provision	41,189				
資產負債表內的風險類佔資產之百分比	On-balance sheet exposures as percentage of total assets	22.18%				

VIII. 貨幣風險

VIII. Currency Risk

港幣百萬元

Figures in HKD million

外匯的淨持有額佔持有外匯淨總額10%或以上

The net position in a particular foreign currency where it constitutes 10% or more of the total net position in all foreign currencies.

		as at 2015-12-31				總計 Total
		美元 USD	澳元 AUD	日圓 JPY	歐元 EUR	
現貨資產	Spot assets	19,179	5,652	3,346	4,696	32,873
現貨負債	Spot liabilities	(22,564)	(3,981)	(1,141)	(4,652)	(32,338)
遠期買入	Forward purchases	10,367	1,605	644	-	12,616
遠期賣出	Forward sales	(7,045)	(3,274)	(2,839)	-	(13,158)
期權淨頭寸 (短)或淨頭寸	Net options position Net long (or net short) position	-	-	-	-	-
結構性倉位淨額	Net structural position	(63)	2	10	44	(7)
		as at 2015-06-30				
		美元 USD	澳元 AUD	日圓 JPY	歐元 EUR	總計 Total
現貨資產	Spot assets	18,141	2,829	966	14,176	36,112
現貨負債	Spot liabilities	(21,701)	(1,488)	(190)	(13,699)	(37,077)
遠期買入	Forward purchases	8,228	1,336	312	-	9,876
遠期賣出	Forward sales	(4,727)	(2,672)	(1,086)	(433)	(8,918)
期權淨頭寸 (短)或淨頭寸	Net options position Net long (or net short) position	-	-	-	-	-
結構性倉位淨額	Net structural position	(59)	5	2	45	(7)





法國外資銀行 香港分行

NATIXIS  
HONG KONG BRANCH

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IX. 流動資產

IX. Liquidity

百分比	Figures in percentage	2015-12-31	2014-12-31
全期平均流動資產比率	Average liquidity ratio for the period		40.33%
全期平均流動資產維持比率	Average liquidity maintenance ratio for the period	47.65%	
2014年度平均流動資產比率是按香港金融管理局的指引及2015年1月1日前生效的銀行業條例附表四準則計算，平均流動資產比率是每月的平均流動資產比率的簡單平均值。	The average liquidity ratio for year 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年度平均流動資產維持比率是按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每月的平均流動性維持比率的簡單平均值。	The average liquidity maintenance ratio for the year 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)《精確的流動資金風險管理系統及監控措施》之全球資金和流動資金風險的框架下管理流動資金。	Natixis SA Hong Kong 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.		
每天監測現金流預測、流動資金缺口以及資產負債表內按貨幣和感資金來源的風險承擔。法國外資銀行香港分行之財務事務在本地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 Hong Kong 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》的第三節，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2015年註冊文件第2.4節“法國外資銀行的價值政策”披露。

The Bank's remuneration system is disclosed in section 2.4 "Natixis Compensation Policy" of Natixis registration document 2015.

乙部份 - 銀行資料 (綜合數字)

Section B - Bank Information (Consolidated Basis)

		2015-12-31	2015-06-30
I. 資本及資本充足比率	I. Capital and Capital Adequacy		
資本充足比率	Capital Adequacy Ratio	14.3%	12.9%
2015年06月30日及2015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」。	The capital adequacy ratio as of 30 June 2015 and 31 December 2015 have been calculated in accordance with the Capital Requirements Directive rules/ Basel 3 rules.		
		2015-12-31	2015-06-30
		百萬歐元 EUR Million	百萬歐元 EUR Million
股東資金總額	Shareholders' funds	19,160	18,313
II. 其他財務資料	II. Other financial information		
		2015-12-31	2015-06-30
		百萬歐元 EUR Million	百萬歐元 EUR Million
總資產	Total assets	500,257	511,777
總負債	Total liabilities	481,097	493,464
總貸款	Total loans and advances	178,651	167,363
總存款	Total customer deposits	64,090	67,065
		2015-12-31	2014-12-31
		百萬歐元 EUR Million	百萬歐元 EUR Million
除稅前溢利(虧損)	Pre-tax profit/(loss)	2,473	1,636

總貸款包括貸款予銀行同業及客戶減去撥備。

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



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KEY FINANCIAL INFORMATION DISCLOSURE STATEMENTS AS AT 31 DEC 2015

**行政總裁遵從披露方案的聲明**

茲將法國外資銀行香港分行截至二零一五年十二月三十一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。

夏威廉  
暫任行政總裁  
香港分行

二零一六年三月三十日

**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 31 Dec 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.

William Hendriks  
Alternate Chief Executive  
Hong Kong Branch

30 Mar 2016