

**NATIXIS**  
**HONG KONG BRANCH**

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

**KEY FINANCIAL INFORMATION**  
**DISCLOSURE STATEMENTS**  
**AS AT 30 JUN 2021**

**NATIXIS  
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**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENTS AS AT 30 JUN 2021**

**Section A - Branch Information**

**I. Unaudited Income Statement**

Figures in HKD thousand	2021-06-30	2020-06-30
<b>Net interest income</b>		
Interest income	479,020	819,692
Interest expense	(266,442)	(758,450)
	212,578	61,242
<b>Other operating income</b>		
Gains less losses arising from trading in foreign currencies	42,297	84,850
Gains less losses from other trading activities	(1,039)	49,842
Net fees and commission income	162,921	57,915
Others	797,780	746,944
	1,001,959	939,551
<b>Operating expenses</b>		
Staff expenses	(371,079)	(315,791)
Rental expenses	(35,885)	(34,997)
Other expenses	(323,300)	(292,372)
Other net charge on provisions	(526)	105
	(730,790)	(643,055)
<b>Operating profit before provisions</b>	<b>483,747</b>	<b>357,738</b>
<b>Impairment losses and provisions for impaired loans and receivables</b>	<b>(38,388)</b>	<b>(110,387)</b>
<b>Operating profit</b>	<b>445,359</b>	<b>247,351</b>
<b>Gains less losses from the disposal of property, plant and equipment and investment properties</b>	<b>-</b>	<b>-</b>
<b>Profit before taxation</b>	<b>445,359</b>	<b>247,351</b>
<b>Tax expenses</b>	<b>(51,312)</b>	<b>(25,308)</b>
<b>Profit after taxation</b>	<b>394,047</b>	<b>222,043</b>

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**ii. Unaudited Balance Sheet**

Figures in HKD thousand	2021-06-30	2020-12-31
<b>Assets</b>		
Cash and balances with banks	1,609,017	172,501
Cash and balances with central bank	1,426,296	4,394,885
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	-	232,490
Amount due from overseas offices	9,950,995	17,431,983
Trade bills	143,303	619,972
Certificates of deposit held	2,011,096	4,620,311
Securities held for trading purposes	-	-
<b>Loans and receivables</b>		
Loans and advances to customers	43,833,338	43,833,564
Loans and advances to banks	-	-
Other accounts	1,158,430	1,684,351
Provisions for impaired loans, receivables and others	(113,970)	(75,600)
	44,877,798	45,442,315
Investment securities	14,423,484	14,962,143
Other investments	58,252	59,708
Property, plant and equipment and investment properties	38,408	44,901
<b>TOTAL ASSETS</b>	74,538,649	87,981,209
<b>Liabilities</b>		
Deposits and balances from banks	5,805,141	9,099,173
<b>Deposits from customers</b>		
Demand deposits and current accounts	6,434,853	5,981,220
Savings deposits	-	-
Time, call and notice deposits	2,362,859	1,329,509
	8,797,712	7,310,729
Amount due to overseas offices	44,120,250	50,628,244
Certificates of deposit issued	5,342,425	11,583,080
Issued debt securities	3,882,425	3,876,100
Other liabilities	6,590,696	5,483,883
<b>TOTAL LIABILITIES</b>	74,538,649	87,981,209

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**III. Unaudited Additional Profit and Loss Information**

Figures in HKD thousand	2021-06-30	2020-06-30
Fees and commission income	194,894	82,557
Fees and commission expenses	(31,973)	(24,642)
Net fees and commission income	<u>162,921</u>	<u>57,915</u>

**IV. Unaudited Additional Balance Sheet Information**

Figures in HKD thousand	2021-06-30	2020-12-31
1) Provision for impaired loans, receivables and others		
- Collective provisions	35,344	34,583
- Specific provisions for loans and receivables to customers	<u>78,626</u>	<u>41,017</u>
	<u>113,970</u>	<u>75,600</u>

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

	2021-06-30	2020-12-31
2) Impaired loans and advances to customers		
- amount of impaired loans and advances to customers which are individually determined to be impaired	119,358	119,163
- amount of specific provisions made for such loans and advances	78,626	41,017
- value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	-	-
- percentage of such loans and advances to total amount of loans and advances to customers	0.27%	0.27%

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

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**IV. Unaudited Additional Balance Sheet Information (Continued)**

Figures in HKD thousand	2021-06-30	2020-12-31
<b>3) Overdue loans and advances to customers</b>		
Gross amount of loans and advances to customers which have been overdue for :		
more than 3 months but not more than 6 months	-	-
more than 6 months but not more than one year	-	40,339
more than one year	119,358	78,824
	<u>119,358</u>	<u>119,163</u>
Percentage of total amount of loans and advances to customers which have been overdue for :		
more than 3 months but not more than 6 months	0.00%	0.00%
more than 6 months but not more than one year	0.00%	0.09%
more than one year	0.27%	0.18%
	<u>0.27%</u>	<u>0.27%</u>
Amount of specific provisions made on such overdue loans and advances for :		
more than 3 months but not more than 6 months	-	-
more than 6 months but not more than one year	-	13,885
more than one year	78,626	27,132
	<u>78,626</u>	<u>41,017</u>
Market value of collateral held against the covered portion of overdue loans and advances		
Covered portion of overdue loans and advances	-	-
Uncovered portion of overdue loans and advances	-	-
	<u>-</u>	<u>-</u>
<b>4) Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months</b>	<u>-</u>	<u>-</u>
Percentage of such loans and advances to total amount of loans and advances to customers	<u>0.00%</u>	<u>0.00%</u>
<b>5) Overdue other assets (including trade bills and debt securities) which have been overdue for</b>		
more than 3 months but not more than 6 months	-	-
more than 6 months but not more than one year	-	-
more than one year	-	-
	<u>-</u>	<u>-</u>
<b>6) Amount of repossessed assets held</b>	<u>-</u>	<u>-</u>
<i>The repossessed assets are booked under the lowest cost or net realizable value.</i>		

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**V. Unaudited Off-Balance Sheet Exposures**

Figures in HKD thousand	2021-06-30	2020-12-31
<b>Contingent liabilities and commitments</b>		
Direct credit substitutes	333,383	373,653
Transaction-related contingencies	1,091,943	1,010,347
Trade-related contingencies	1,883,869	459,382
Note issuance and revolving underwriting facilities	-	-
Other commitments	30,052,501	30,508,108
Forward forward deposits placed	6,262,630	-
	<u>39,624,326</u>	<u>32,351,490</u>
<b>Derivative transactions</b>		
Notional amounts of derivatives transactions		
Exchange rate-related derivative contracts	44,883,955	27,994,063
Interest rate derivative contracts	20,133,003	24,190,338
Others	-	-
	<u>65,016,958</u>	<u>52,184,401</u>
Fair value of derivative transactions		
Exchange rate-related derivative contracts	57,503	(255,001)
Interest rate derivative contracts	(415,460)	(624,057)
Others	-	-
	<u>(357,957)</u>	<u>(879,058)</u>

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**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENTS AS AT 30 JUN 2021**

**UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION**

**VI. Segmental Information**

	2021-06-30		2020-12-31	
<b>1) By Industry sector</b>				
Gross loans and advances to customers by industry sector	HKD'000	% of loans and advances covered by collateral	HKD'000	% of loans and advances covered by collateral
Loans and advances for use in Hong Kong				
Industrial, commercial and financial:				
- Property development	-		-	
- Property investment	-		-	
- Financial concerns	3,836,531	0.0%	2,963,696	0.0%
- Stockbrokers	-		-	
- Wholesale and retail trade	388,243	0.0%	-	
- Manufacturing	7,161,800	0.0%	4,824,240	0.0%
- Transport and transport equipment	461,620	0.0%	666,759	0.0%
- Recreational activities	-		-	
- Information technology	-		476,256	0.0%
- Electricity and gas	2,159,370	0.0%	2,177,373	0.0%
- Others	4,399,503	0.0%	990,015	0.0%
Individuals:				
- loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes;	-		-	
- loans for the purchase of other residential properties	-		-	
- credit card advances	-		-	
- others	-		-	
Trade finance	1,292,003	0.0%	1,486,233	0.0%
Loans and advances for use outside Hong Kong	24,134,268	3.7%	30,248,992	4.4%
	<u>43,833,338</u>	2.0%	<u>43,833,564</u>	3.0%
	<b>2021-06-30</b>		<b>2020-12-31</b>	
<b>2) By geographical areas</b>	<b>HKD'000</b>		<b>HKD'000</b>	
<b>(a) Gross amount of loans and advances to customers by countries or geographical areas</b>				
- Hong Kong	25,433,622		19,993,908	
- Australia	7,124,187		7,495,197	
- Japan	702,670		6,387,215	
- Others	10,572,859		9,957,244	
	<u>43,833,338</u>		<u>43,833,564</u>	
<b>(b) Overdue loans and advances to customers by countries or geographical areas</b>				
- Hong Kong	119,358		119,163	
	<u>119,358</u>		<u>119,163</u>	
<b>(c) Impaired loans and advances to customers which are individually determined to be impaired, by countries or geographical areas</b>				
- Hong Kong	119,358		119,163	
	<u>119,358</u>		<u>119,163</u>	

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**UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)**  
**VI. Segmental Information (Continued)**

**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.

	<u>Banks</u>	<u>Official sector</u>	<u>Non-bank private sector</u>		<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	
<u>As of 2021-06-30</u>	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
Developed countries					
of which Australia	175	97	166	6,395	6,833
of which France	10,385	894	-	475	11,754
of which Japan	260	2,811	718	4	3,793
Offshore centres					
of which Hong Kong	1	-	60	10,852	10,913
Developing Asia-Pacific					
of which China	2,148	83	-	12,195	14,426
International Organisations	-	6,820	-	-	6,820
<b>Total</b>	<b>12,969</b>	<b>10,705</b>	<b>944</b>	<b>29,924</b>	<b>54,539</b>

	<u>Banks</u>	<u>Official sector</u>	<u>Non-bank private sector</u>		<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	
<u>As of 2020-12-31</u>	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
Developed countries					
of which Australia	175	103	20	6,525	6,823
of which France	18,107	787	-	34	18,928
of which Japan	715	3,908	6,639	4	11,266
Offshore centres					
of which Hong Kong	934	-	60	11,104	12,098
Developing Asia-Pacific					
of which China	3,574	84	-	9,130	12,788
International Organisations	-	6,493	-	-	6,493
<b>Total</b>	<b>23,505</b>	<b>11,375</b>	<b>6,719</b>	<b>26,797</b>	<b>68,396</b>



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**UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)**

**VII. Non-bank Mainland Exposures**

Figures in HKD million

As of 2021-06-30

Types of counterparties	On-balance Sheet Exposure	Off-balance Sheet Exposure	Total
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	21,060	6,177	27,237
2 Local governments, local government-owned entities and their subsidiaries and JVs	2,492	325	2,817
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,132	251	4,383
4 Other entities of central government not reported in item 1 above	-	-	-
5 Other entities of local governments not reported in item 2 above	340	16	356
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	233	-	233
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,209	233	1,442
<b>Total</b>	<b>29,466</b>	<b>7,002</b>	<b>36,468</b>
Total assets after provision	74,539		
On-balance sheet exposures as percentage of total	39.53%		

As of 2020-12-31

Types of counterparties	On-balance Sheet Exposure	Off-balance Sheet Exposure	Total
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	14,877	4,224	19,101
2 Local governments, local government-owned entities and their subsidiaries and JVs	3,053	190	3,243
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	2,667	241	2,908
4 Other entities of central government not reported in item 1 above	-	-	-
5 Other entities of local governments not reported in item 2 above	620	39	659
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	271	-	271
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,016	-	1,016
<b>Total</b>	<b>22,504</b>	<b>4,694</b>	<b>27,198</b>
Total assets after provision	87,981		
On-balance sheet exposures as percentage of total	25.58%		

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**UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)**

**VIII. Currency Risk**

Figures in HKD million

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

	As of 2021-06-30			Total
	USD	AUD	EUR	
Spot assets	36,290	6,488	16,111	58,889
Spot liabilities	(47,254)	(4,256)	(16,050)	(67,560)
Forward purchases	27,932	1,226	462	29,620
Forward sales	(16,960)	(3,459)	(462)	(20,881)
Net options position	-	-	-	-
Net long (or net short) position	8	(1)	61	68
Net structural position	-	-	-	-

	As of 2020-12-31			Total
	USD	AUD	EUR	
Spot assets	41,082	6,528	13,555	61,165
Spot liabilities	(60,105)	(5,868)	(13,334)	(79,307)
Forward purchases	23,544	1,293	193	25,030
Forward sales	(4,349)	(2,009)	(403)	(6,761)
Net options position	-	-	-	-
Net long (or net short) position	172	(56)	11	127
Net structural position	-	-	-	-

**UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)**

**IX. Liquidity**

Figures in percentage

	2021-06-30	2020-06-30
(1) Liquidity Maintenance Ratio (LMR)		
Average LMR for 3 months period	40.57%	77.15%

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.

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**Section B - Bank Information (Consolidated Basis)**

	<b>2021-06-30</b>	<b>2020-12-31</b>
<b>i. Capital and Capital Adequacy</b>		
Capital Adequacy Ratio	<u>15.0%</u>	<u>15.6%</u>

The capital adequacy ratio as of 30 June 2021 and 31 December 2020 have been calculated in accordance with the Capital Requirements Directive rules / Basel 3 rules.

	<b>2021-06-30</b>	<b>2020-12-31</b>
	<b>EUR Million</b>	<b>EUR Million</b>
Shareholders' funds	<u>20,298</u>	<u>19,229</u>

<b>ii. Other financial information</b>	<b>2021-06-30</b>	<b>2020-12-31</b>
	<b>EUR Million</b>	<b>EUR Million</b>
Total assets	523,567	495,320
Total liabilities	503,269	476,091
Total loans and advances	153,895	112,630
Total customer deposits	26,173	29,798

	<b>2021-06-30</b>	<b>2020-06-30</b>
	<b>EUR Million</b>	<b>EUR Million</b>
Pre-tax profits / (losses)	917	(192)

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



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**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 2021. 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.

A handwritten signature in black ink, appearing to read 'B. Le Saint', written in a cursive style.

**Bruno Stephane Jean Marie LE SAINT**  
Chief Executive  
Hong Kong Branch

30 September 2021