

NATIXIS
HONG KONG BRANCH

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

KEY FINANCIAL INFORMATION
DISCLOSURE STATEMENTS
AS AT 30 JUN 2022

**NATIXIS
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KEY FINANCIAL INFORMATION DISCLOSURE STATEMENTS AS AT 30 JUN 2022

Section A - Branch Information

I. Unaudited Income Statement

Figures in HKD thousand	2022-06-30	2021-06-30
Net interest income		
Interest income	658,194	479,020
Interest expense	(431,751)	(266,442)
	226,443	212,578
Other operating income		
Gains less losses arising from trading in foreign currencies	37,308	42,297
Gains less losses on securities held for trading purposes	(6,244)	4,734
Gains less losses from other trading activities	(10,322)	(1,039)
Net fees and commission income	210,081	162,921
Others	1,079,217	793,046
	1,310,040	1,001,959
Operating expenses		
Staff expenses	(459,001)	(371,079)
Rental expenses	(31,201)	(35,885)
Other expenses	(342,900)	(323,300)
Other net release/(charge) on provisions	981	(526)
	(832,121)	(730,790)
Operating profit before provisions	704,362	483,747
Impairment losses and provisions for impaired loans and receivables	(20,633)	(38,388)
Operating profit	683,729	445,359
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	683,729	445,359
Tax expenses	(98,956)	(51,312)
Profit after taxation	584,773	394,047

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II. Unaudited Balance Sheet

Figures in HKD thousand	2022-06-30	2021-12-31
Assets		
Cash and balances with banks	85,154	77,154
Cash and balances with central bank	779,556	1,191,608
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	-	-
Amount due from overseas offices	9,875,209	16,233,838
Trade bills	173,853	200,393
Certificates of deposit held	156,693	155,941
Securities held for trading purposes	-	-
Loans and receivables		
Loans and advances to customers	60,036,947	47,926,788
Loans and advances to banks	-	-
Other accounts	3,503,721	2,693,198
Provisions for impaired loans, receivables and others	(159,591)	(144,346)
	63,381,077	50,475,640
Investment securities	11,469,106	15,168,381
Other investments	86,024	90,294
Property, plant and equipment and investment properties	287,549	314,720
TOTAL ASSETS	86,294,221	83,907,969
Liabilities		
Deposits and balances from banks	4,880,555	17,518,819
Deposits from customers		
Demand deposits and current accounts	1,768,253	3,809,139
Savings deposits	-	-
Time, call and notice deposits	4,136,789	2,663,024
	5,905,042	6,472,163
Amount due to overseas offices	71,663,234	51,228,855
Certificates of deposit issued	758,882	2,730,000
Issued debt securities	-	-
Other liabilities	3,086,508	5,958,132
TOTAL LIABILITIES	86,294,221	83,907,969

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III. Unaudited Additional Profit and Loss Information

Figures in HKD thousand	2022-06-30	2021-06-30
Fees and commission income	233,171	194,894
Fees and commission expenses	(23,090)	(31,973)
Net fees and commission income	<u>210,081</u>	<u>162,921</u>

IV. Unaudited Additional Balance Sheet Information

Figures in HKD thousand	2022-06-30	2021-12-31
1) Provision for impaired loans, receivables and others		
- Collective provisions	55,315	38,128
- Specific provisions for loans and receivables to customers	<u>108,502</u>	<u>106,218</u>
	<u>163,817</u>	<u>144,346</u>

Specific and Collective provisions were made at the branch level.

2) Impaired loans and advances to customers	2022-06-30	2021-12-31
- amount of impaired loans and advances to customers which are individually determined to be impaired	176,572	119,853
- amount of specific provisions made for such loans and advances	108,502	106,218
- 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	0.29%	0.25%

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	2022-06-30	2021-12-31
3) Overdue loans and advances to customers		
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	-	-
more than one year	120,621	119,853
	<u>120,621</u>	<u>119,853</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%	0.00%
more than one year	0.20%	0.25%
	<u>0.20%</u>	<u>0.25%</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	-	-
more than one year	106,900	106,218
	<u>106,900</u>	<u>106,218</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>
4) Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months		
	<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>
5) Overdue other assets (including trade bills and debt securities) 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	-	-
more than one year	-	-
	<u>-</u>	<u>-</u>
6) Amount of repossessed assets held		
	<u>-</u>	<u>-</u>

The repossessed assets are booked under the lowest cost or net realizable value.

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V. Unaudited Off-Balance Sheet Exposures

Figures in HKD thousand	2022-06-30	2021-12-31
Contingent liabilities and commitments		
Direct credit substitutes	431,778	1,183,900
Transaction-related contingencies	909,296	1,118,878
Trade-related contingencies	173,641	1,998,458
Note issuance and revolving underwriting facilities	-	-
Other commitments	28,374,679	42,102,341
Forward forward deposits placed	-	-
	<u>29,889,394</u>	<u>46,403,577</u>
Derivative transactions		
Notional amounts of derivatives transactions		
Exchange rate-related derivative contracts	20,873,702	38,475,643
Interest rate derivative contracts	19,748,171	17,671,434
Others	-	-
	<u>40,621,873</u>	<u>56,147,077</u>
Fair value of derivative transactions		
Exchange rate-related derivative contracts	960,479	638,070
Interest rate derivative contracts	501,759	(215,448)
Others	-	-
	<u>1,462,238</u>	<u>422,622</u>

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UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

VI. Segmental Information

	2022-06-30		2021-12-31	
	HKD'000	% of loans and advances covered by collateral	HKD'000	% of loans and advances covered by collateral
1) By industry sector				
Gross loans and advances to customers by industry sector				
Loans and advances for use in Hong Kong				
Industrial, commercial and financial:				
- Property development	-		-	
- Property investment	784,705	0.0%	-	
- Financial concerns	3,926,857	0.0%	2,450,975	0.0%
- Stockbrokers	-		-	
- Wholesale and retail trade	-		-	
- Manufacturing	1,057,419	0.0%	1,227,609	0.0%
- Transport and transport equipment	1,301,694	30.1%	941,586	0.0%
- Information technology	-		-	
- Recreational activities	-		-	
- Others	9,651,512	0.0%	6,161,850	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	2,112,249	0.0%	2,568,851	0.0%
Loans and advances for use outside Hong Kong	41,202,511	1.0%	34,575,917	1.3%
	<u>60,036,947</u>	1.4%	<u>47,926,788</u>	0.9%
	2022-06-30		2021-12-31	
2) By geographical areas	HKD'000		HKD'000	
(a) Gross amount of loans and advances to customers by countries or geographical areas				
- Hong Kong	24,237,304		17,233,570	
- Australia	12,710,800		10,921,115	
- China	6,641,327		4,518,936	
- Others	16,447,516		15,253,167	
	<u>60,036,947</u>		<u>47,926,788</u>	
(b) Overdue loans and advances to customers by countries or geographical areas				
- Hong Kong	<u>120,621</u>		<u>119,853</u>	
	<u>120,621</u>		<u>119,853</u>	
(c) Impaired loans and advances to customers which are individually determined to be impaired, by countries or geographical areas				
- Hong Kong	120,621		119,853	
- Vietnam	55,951		-	
	<u>176,572</u>		<u>119,853</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>Non-bank private sector</u>				Total
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	
<u>As of 2022-06-30</u>	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
Developed countries					
of which Australia	372	79	182	10,810	11,443
of which France	12,617	143	-	76	12,836
Offshore centres					
of which Hong Kong	157	-	89	14,280	14,526
Developing Asia-Pacific					
of which China	-	80	-	16,405	16,485
Total	13,146	302	271	41,571	55,290

	<u>Non-bank private sector</u>				Total
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	
<u>As of 2021-12-31</u>	HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
Developed countries					
of which Australia	158	92	162	9,956	10,368
of which France	18,395	152	-	31	18,578
Offshore centres					
of which Hong Kong	155	-	90	8,948	9,193
Developing Asia-Pacific					
of which China	389	82	-	13,727	14,198
Total	19,097	326	252	32,662	52,337

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UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

VII. Non-bank Mainland Exposures

Figures in HKD million

	As of 2022-06-30		
	On-balance Sheet	Off-balance Sheet	Total
Types of counterparties			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	19,822	3,910	23,732
2 Local governments, local government-owned entities and their subsidiaries and JVs	3,722	162	3,884
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	9,376	278	9,654
4 Other entities of central government not reported in item 1 above	-	-	-
5 Other entities of local governments not reported in item 2 above	217	94	311
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	644	-	644
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,253	36	1,289
Total	35,034	4,480	39,514
Total assets after provision	86,290		
On-balance sheet exposures as percentage of total assets	40.60%		
As of 2021-12-31			
	On-balance Sheet	Off-balance Sheet	Total
Types of counterparties			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	15,100	6,844	21,944
2 Local governments, local government-owned entities and their subsidiaries and JVs	3,000	222	3,222
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	6,915	6,639	13,554
4 Other entities of central government not reported in item 1 above	-	-	-
5 Other entities of local governments not reported in item 2 above	217	117	334
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	234	234	468
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,545	152	1,697
Total	27,011	14,208	41,219
Total assets after provision	83,908		
On-balance sheet exposures as percentage of total assets	32.19%		

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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 2022-06-30					Total
	USD	AUD	EUR	JPY	NZD	
Spot assets	37,967	11,774	21,295	2,446	2,851	76,333
Spot liabilities	(49,029)	(6,134)	(21,832)	(6)	(2,267)	(79,268)
Forward purchases	14,726	3	1,760	1,096	-	17,585
Forward sales	(3,733)	(5,593)	(1,156)	(3,528)	(577)	(14,587)
Net options position	-	-	-	-	-	-
Net long (or net short) position	(69)	50	67	8	7	63
Net structural position	-	-	-	-	-	-

	As of 2021-12-31					Total
	USD	AUD	EUR	JPY	NZD	
Spot assets	38,132	10,678	17,640	6,706	675	73,831
Spot liabilities	(47,384)	(7,068)	(14,910)	(17)	(674)	(70,053)
Forward purchases	23,870	633	756	2,715	-	27,974
Forward sales	(14,543)	(4,159)	(3,444)	(9,396)	-	(31,542)
Net options position	-	-	-	-	-	-
Net long (or net short) position	75	84	42	8	1	210
Net structural position	-	-	-	-	-	-

IX. Liquidity

Figures in percentage

	2022-06-30	2021-06-30
Liquidity Maintenance Ratio (LMR)		
Average LMR for 3 months period	41.93%	40.57%

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)

I. Capital and Capital Adequacy

	2022-06-30 (Groupe BPCE)	2021-12-31 (Groupe BPCE)
Capital Adequacy Ratio	17.9%	18.7%

The capital adequacy ratio as of 30 June 2022 and 31 December 2021 have been calculated in accordance with the Capital Requirements Directive rules / Basel 3 rules.

	2022-06-30 (Groupe BPCE)	2021-12-31 (Groupe BPCE)
	EUR Million	EUR Million
Shareholders' funds	79,996	78,884

II. Other financial information

	2022-06-30 (Groupe BPCE)	2021-12-31 (Groupe BPCE)
	EUR Million	EUR Million
Total assets	1,483,856	1,516,021
Total liabilities	1,403,860	1,437,137
Total loans and advances	912,125	875,237
Total customer deposits	678,589	665,317

	2022-06-30 (Groupe BPCE)	2021-06-30 (Groupe BPCE)
	EUR Million	EUR Million
Pre-tax profits	3,130	2,972

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 2022.

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.



Bruno Stephane Jean Marie LE SAINT
Chief Executive
Hong Kong Branch

30 September 2022