



NATIXIS Hong Kong Branch

法國外貿銀行香港分行

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

(在法國註冊成立之有限責任公司)

Financial Information Disclosure Statement

As of 30 June 2023

截至 2023 年 6 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	2023-06-30	2022-06-30
	附註	2023年6月30日	2022年6月30日
Interest income		2,468,344	658,194
利息收入			
Interest expenses		(2,263,506)	(431,751)
利息支出			
Net interest income		204,838	226,443
淨利息收入			
Gains less losses arising from trading foreign currencies		237,203	37,308
外匯買賣收益淨額			
Gains less losses on securities held for trading purposes		9,137	(6,244)
持作買賣用途之證券交易虧損			
Gains less losses from other trading activities		-	(10,322)
其他買賣交易虧損淨額			
Net fees and commission income	1	78,802	210,081
費用及佣金收入淨額			
Others		699,562	1,079,217
其他			
Other operating income		1,024,704	1,310,040
其他營運收入			
Total operating expenses	2	(836,215)	(832,121)
總營運支出			
Operating profit before provisions		393,327	704,362
扣除準備金前的經營溢利			
Net release / (charge) of impairments on loans and receivables		2,432	(20,633)
貸款及其他應收準備淨回撥/(撥備)			
Operating profit		395,759	683,729
經營溢利			
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		395,759	683,729
稅前溢利			
Taxation		(52,350)	(98,956)
稅項			
Profit after taxation		343,409	584,773
除稅後溢利			

II. Unaudited Balance Sheet
II. 未經審核之資產負債表

 Figures in HKD thousand
 港幣千元

	Note 附註	2023-06-30 2023年6月30日	2022-12-31 2022年12月31日
Assets			
資產			
Cash and balances with banks 現金及在銀行同業的存款		150,378	113,803
Balances with central bank 在中央銀行的存款		1,861	36,944
Amount due from overseas offices 存放於海外辦事處金額		13,677,636	10,444,978
Certificates of deposit held 持有的存款證		700,044	-
Loans and receivables 貸款及其他應收帳目	3a	56,536,894	50,411,737
Investment securities 投資證券		7,719,055	8,402,555
Other investments 其他投資		93,365	95,446
Property, plant and equipment 物業及設備		235,525	266,068
Total Assets 總資產		79,114,758	69,771,531
Liabilities			
負債			
Deposits and balances from banks 銀行同業的存款及結餘		16,642,291	9,730,942
Deposits from customers 客戶存款	5	7,612,142	6,280,261
Amount due to overseas offices 結欠海外辦事處金額		46,122,730	44,531,629
Certificates of deposit issued 已發行存款證		3,314,656	5,083,470
Other liabilities 其他負債		5,422,939	4,145,229
Total Liabilities 總負債		79,114,758	69,771,531

III. Unaudited Supplementary Financial Information

III. 未經審核補充財務資料

Figures in HKD thousand

港幣千元

	Note	2023-06-30	2022-06-30
	附註	2023年6月30日	2022年6月30日
1. Net fees and commission income			
費用及佣金收入淨額			
Fees and commission income		100,634	233,171
費用及佣金收入			
Fees and commission expenses		(21,832)	(23,090)
費用及佣金支出			
		<u>78,802</u>	<u>210,081</u>
2. Total operating expenses			
總營運支出			
Staff expenses		(459,371)	(459,001)
人事費用			
Rental expenses		(30,005)	(31,201)
租金			
Other expenses		(347,640)	(342,900)
其他開支			
Other net release on provisions		801	981
其他準備金回撥淨額			
		<u>(836,215)</u>	<u>(832,121)</u>
		2023-06-30	2022-12-31
		2023年6月30日	2022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		52,847,623	47,332,705
客戶貸款			
Other receivables		3,742,530	3,134,651
其他應收帳目			
Provisions for impaired loans and receivables	3b	(53,259)	(55,619)
減值貸款及其他應收撥備			
		<u>56,536,894</u>	<u>50,411,737</u>

III. Unaudited Supplementary Financial Information (continued)
III. 未經審核補充財務資料 (續)

Figures in HKD thousand

港幣千元

	2023-06-30 2023年6月30日	2022-12-31 2022年12月31日
3. Loans and receivables (continued) 貸款及其他應收帳目(續)		
3b. Provisions for impaired loans and receivables 減值貸款及其他應收撥備		
- collective provisions 綜合減值撥備	52,924	55,253
- specific provisions for loans and receivables to customers 客戶貸款及其他應收特殊性撥備	335	366
	53,259	55,619

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	61,431	65,244
- 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	335	366
- 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	47,729	-
- 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	0.12%	0.14%

Specific provisions 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 (continued)
III. 未經審核補充財務資料 (續)

Figures in HKD thousand

港幣千元

	2023-06-30 2023年6月30日	2022-12-31 2022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	13,702	13,636
	<u>13,702</u>	<u>13,636</u>
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	0.03%	0.03%
	<u>0.03%</u>	<u>0.03%</u>
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	1	1
	<u>1</u>	<u>1</u>

III. Unaudited Supplementary Financial Information (continued)
III. 未經審核補充財務資料 (續)

 Figures in HKD thousand
 港幣千元

	2023-06-30 2023年6月30日	2022-12-31 2022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)		
Market value of collateral held against the covered portion of overdue loans and advances 有擔保逾期貸款所持的抵押品的最新估計市值		
Covered portion of overdue loans and advances 有擔保逾期貸款	-	-
Uncovered portion of overdue loans and advances 無擔保逾期貸款	-	-
	-	-
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	1,432,255	108,000
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	2.71%	0.23%
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 measured at the lower of 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 (continued)
III. 未經審核補充財務資料 (續)

Figures in HKD thousand

港幣千元

	2023-06-30 2023年6月30日		2022-12-31 2022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:				
- Property investment 物業投資	705,173	0.0%	779,785	0.0%
- Financial concerns 金融企業	2,714,144	0.0%	2,056,235	0.0%
- Wholesale and retail trade 批發及零售業	3,700,000	0.0%	-	0.0%
- Manufacturing 製造業	942,942	0.0%	860,508	0.0%
- Transport and transport equipment 運輸及運輸設備	924,749	0.0%	1,071,933	14.5%
- Others 其他	7,112,780	32.7%	8,526,092	24.2%
Trade finance 貿易融資	1,460,124	0.0%	1,701,723	0.0%
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	35,287,711	4.6%	32,336,429	3.4%
	52,847,623	7.5%	47,332,705	7.0%

III. Unaudited Supplementary Financial Information (continued)
III. 未經審核補充財務資料 (續)

Figures in HKD thousand

港幣千元

	2023-06-30 2023年6月30日	2022-12-31 2022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	23,359,730	17,500,714
- Australia 澳洲	11,288,747	11,701,296
- Others 其他	18,199,146	18,130,695
	52,847,623	47,332,705
(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	13,702	13,636
	13,702	13,636
(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		
- Hong Kong 香港	13,702	13,636
- Vietnam 越南	47,729	51,608
	61,431	65,244
5. Deposits from customers 客戶存款		
Demand deposits and current accounts 活期存款及往來帳戶	2,330,081	1,920,362
Time, call and notice deposits 定期存款及通知存款	5,282,061	4,359,899
	7,612,142	6,280,261

III. Unaudited Supplementary Financial Information (continued)
III. 未經審核補充財務資料 (續)

Figures in HKD million

港幣百萬元

Breakdown of the international claims by countries that constitutes not less than 10% of the total international claims, according to the location of the counterparties and the types 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。

6. International claims 國際債權	Banks 銀行	Official sector 公營機構	Non-bank private sector 其他非銀行私人機構		Total 總計
			Non-bank Financial institutions 其他非銀行財務機構	Non-financial private sector 其他非銀行 私人機構	
As of 2023-06-30					
2023 年 6 月 30 日					
Developed countries					
發展國家					
of which: Australia	376	-	250	10,090	10,716
其中: 澳洲					
of which: France	16,498	141	9	37	16,685
其中: 法國					
Offshore centres					
離岸中心					
of which: Hong Kong	704	-	508	6,326	7,538
其中: 香港					
Developing Asia-Pacific					
發展中亞太區					
of which: China	-	-	-	15,188	15,188
其中: 中國					
Total 總計	17,578	141	767	31,641	50,127
As of 2022-12-31					
2022 年 12 月 31 日					
Developed countries					
發展國家					
of which: Australia	368	77	186	10,011	10,642
其中: 澳洲					
of which: France	13,058	139	7	67	13,271
其中: 法國					
Offshore centres					
離岸中心					
of which: Hong Kong	1	-	159	5,754	5,914
其中: 香港					
Developing Asia-Pacific					
發展中亞太區					
of which: China	-	-	-	15,126	15,126
其中: 中國					
Total 總計	13,427	216	352	30,958	44,953

III. Unaudited Supplementary Financial Information (continued)
III. 未經審核補充財務資料 (續)

Figures in HKD million

港幣百萬元

7. Non-bank mainland exposures		As of 2023-06-30		
國內非銀行的風險額		2023年6月30日		
Types of counterparties	On-balance Sheet Exposures	Off-balance Sheet Exposures	Total	
交易對手的類別	資產負債表內風險承擔	資產負債表外風險承擔	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	12,726	2,779	15,505	
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	2,699	98	2,797	
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	7,447	2,916	10,363	
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	-	-	-	
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	-	-	-	
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	472	-	472	
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	2,042	63	2,105	
Total 總計	25,386	5,856	31,242	
Total assets after provisions 總資產扣除撥備	79,110			
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	32.09%			

III. Unaudited Supplementary Financial Information (continued)
III. 未經審核補充財務資料 (續)

Figures in HKD million

港幣百萬元

7. Non-bank mainland exposures (continued)		As of 2022-12-31		
國內非銀行的風險額 (續)		2022年12月31日		
Types of counterparties	On-balance Sheet Exposures	Off-balance Sheet Exposures	Total	
交易對手的類別	資產負債表 內風險承擔	資產負債表 外風險承擔	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	12,355	2,367	14,722	
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	2,852	318	3,170	
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	6,500	1,293	7,793	
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	-	-	-	
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	-	94	94	
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	567	-	567	
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	1,588	204	1,792	
Total 總計	23,862	4,276	28,138	
Total assets after provisions 總資產扣除撥備	69,761			
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	34.21%			

III. Unaudited Supplementary Financial Information (continued)
III. 未經審核補充財務資料 (續)

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.

外匯的淨持有額佔持有外匯淨盤總額不少於 10%。

	As of 2023-06-30 2023 年 6 月 30 日					
	USD 美元	AUD 澳元	JPY 日元	CNY 人民幣	EUR 歐元	Total 總計
Spot assets 現貨資產	32,011	10,736	1,901	0	18,918	63,566
Spot liabilities 現貨負債	(44,948)	(6,317)	(24)	(1,268)	(14,615)	(67,172)
Forward purchases 遠期買入	28,218	2,713	777	3,046	3,326	38,080
Forward sales 遠期賣出	(15,173)	(7,106)	(2,642)	(1,775)	(7,631)	(34,327)
Net options position 期權盤淨額	-	-	-	-	-	-
Net long/(short) position 長(短)盤淨額	108	26	12	3	(2)	147
Net structural position 結構性倉盤淨額	-	-	-	-	-	-
	As of 2022-12-31 2022 年 12 月 31 日					
	USD 美元	AUD 澳元	JPY 日元	CNY 人民幣	EUR 歐元	Total 總計
Spot assets 現貨資產	30,094	11,076	898	1	17,876	59,945
Spot liabilities 現貨負債	(39,030)	(6,948)	(12)	(893)	(14,328)	(61,211)
Forward purchases 遠期買入	13,505	451	1,416	905	-	16,277
Forward sales 遠期賣出	(4,535)	(4,534)	(2,289)	-	(3,577)	(14,935)
Net options position 期權盤淨額	-	-	-	-	-	-
Net long/(short) position 長(短)盤淨額	34	45	13	13	(29)	76
Net structural position 結構性倉盤淨額	-	-	-	-	-	-

III. Unaudited Supplementary Financial Information (continued)
III. 未經審核補充財務資料 (續)

Figures in HKD thousand

港幣千元

	2023-06-30 2023年6月30日	2022-12-31 2022年12月31日
9. Unaudited off-balance sheet exposures		
未經審核之資產負債表外的項目		
Contingent liabilities and commitments		
或然負債及承擔		
Direct credit substitutes	7,236,408	955,208
直接信貸替代項目		
Transaction-related contingencies	1,636,280	919,523
與交易有關的或然項目		
Trade-related contingencies	361,159	511,773
與貿易有關的或然項目		
Note issuance and revolving underwriting facilities	-	-
票據發行及循環式包銷安排		
Other commitments	25,033,440	24,127,709
其他承擔		
Forward forward deposits placed	-	-
遠期有期存款		
	34,267,287	26,514,213
Derivative transactions		
衍生工具		
Notional amount of derivative transactions		
衍生工具名義金額		
Exchange rate-related derivative contracts	43,185,192	18,061,209
滙率衍生合約		
Interest rate derivative contracts	30,551,373	19,187,336
利率衍生合約		
Others	-	-
其他		
	73,736,565	37,248,545
Fair value of derivative transactions		
衍生工具公平價值		
Exchange rate-related derivative contracts	(163,063)	(346,020)
滙率衍生合約		
Interest rate derivative contracts	607,193	701,500
利率衍生合約		
Others	-	-
其他		
	444,130	355,480

III. Unaudited Supplementary Financial Information (continued)

III. 未經審核補充財務資料 (續)

Figures in percentage

百分比

	2023-06-30 2023年6月30日	2022-06-30 2022年6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	67.81%	41.93%
三個月平均流動性維持比率		

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

	2023-06-30 2023年6月30日	2022-12-31 2022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	18.1%	17.9%

The capital adequacy ratio as of 30 June 2023 and 31 December 2022 have been calculated in accordance with the Capital Requirements Directive rules / Basel 3 rules.

2023年6月30日及2022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」。

	2023-06-30 2023年6月30日	2022-12-31* 2022年12月31日*
Shareholders' funds		
股東資金總額	82,890	81,936

	2023-06-30 2023年6月30日	2022-12-31* 2022年12月31日*
II. Other financial information		
其他財務資料		

Total assets	1,508,112	1,503,668
總資產		
Total liabilities	1,425,212	1,421,732
總負債		
Total loans and advances	937,304	924,637
總貸款		
Total customer deposits	702,421	693,970
總存款		

	2023-06-30 2023年6月30日	2022-06-30* 2022年6月30日*
Pre-tax profit	2,305	2,899
除稅前溢利		

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。

* Comparative figures for 2022 have been restated for the transition to IFRS17 with effect from 1 January 2023.

2022年的數據因應2023年1月1日實施的IFRS17會計準則而進行了重新調整。

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 2023.

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.

茲現將法國外貿銀行香港分行截至二零二三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://apac.cib.natixis.com/hong-kong>, 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

27 September 2023
二零二三年九月二十七日