NATIXIS
CORPORATE AND
INVESTMENT BANKING

NATIXIS Hong Kong Branch
法國外貿銀行香港分行

(Incorporated in France and the liability of its member is limited)
(在法國註冊成立之有限責任公司)

Financial Information Disclosure Statements
As of 30 June 2025
截至 2025 年 6 月 30 日止之財務資料披露聲明書

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I. Unaudited Income Statement
I. 未經審核之損益結算表

Figures in HKD thousand
港幣千元

	Note 附註	2025-06-30 2025 年 6 月 30 日	2024-06-30 2024 年 6 月 30 日
Interest income 利息收入		2,210,152	2,657,366
Interest expense 利息支出		(2,323,158)	(2,498,515)
Net interest (expense)/income 淨利息(支出)收入		**(113,006)**	**158,851**
Gains less losses arising from foreign currencies activities 外滙買賣活動收益淨額		439,221	189,930
Gains less losses on securities held for trading purposes 持作買賣用途之證券交易虧損淨額		-	(1,812)
Gains less losses from other trading activities 其他買賣交易虧損淨額		-	-
Net fees and commission income 費用及佣金收入淨額	1	64,723	52,103
Others 其他		1,149,008	764,420
Other operating income 其他營運收入		**1,652,952**	**1,004,641**
Total operating expenses 總營運支出	2	**(987,613)**	**(795,234)**
Operating profit before provisions 扣除準備金前的經營溢利		**552,333**	**368,258**
Net credit from impairment losses and provisions for impaired loans and receivables 貸款及其他應收減值收益淨額		27,759	21,328
Operating profit 經營溢利		580,092	389,586
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 稅前溢利		**580,092**	**389,586**
Tax expenses 稅項支出		(95,715)	(50,246)
Profit after taxation 除稅後溢利		**484,377**	**339,340**

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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	2025-06-30 2025 年 6 月 30 日	2024-12-31 2024 年 12 月 31 日
Assets **資產**			
Cash and balances with banks 現金及在銀行同業的存款		397,237	907,215
Balances with central bank 在中央銀行的存款		109,607	785
Amount due from overseas offices 存放於海外辦事處金額		21,424,867	14,143,507
Trade bills 貿易票據		-	-
Certificates of deposit held 持有的存款證		2,139,039	1,040,765
Loans and receivables 貸款及其他應收帳目	3a	56,879,457	44,669,689
Investment securities 投資證券		8,365,482	6,669,477
Other investments 其他投資		92,395	86,885
Property, plant and equipment 物業及設備		204,708	230,210
TOTAL ASSETS **總資產**		**89,612,792**	**67,748,533**
Liabilities **負債**			
Deposits and balances from banks 銀行同業的存款及結餘		26,447,908	16,415,828
Deposits from customers 客户存款	5	42,553,707	21,379,931
Amount due to overseas offices 結欠海外辦事處金額		11,058,923	19,578,967
Certificates of deposit issued 已發行存款證		4,336,893	5,290,475
Other liabilities 其他負債		5,215,361	5,083,332
TOTAL LIABILITIES **總負債**		**89,612,792**	**67,748,533**

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III. Unaudited Supplementary Financial Information
III. 未經審核補充財務資料

Figures in HKD thousand
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			2025-06-30 2025 年 6 月 30 日	2024-06-30 2024 年 6 月 30 日
1.	**Net fees and commission Income** **費用及佣金收入淨額**			
	Fees and commission income 費用及佣金收入		72,319	65,844
	Fees and commission expenses 費用及佣金支出		(7,596)	(13,741)
			64,723	52,103
2.	**Total Operating expenses** **總營運支出**			
	Staff expenses 人事費用		(519,941)	(459,159)
	Rental expenses 租金		(26,477)	(27,065)
	Other expenses 其他開支		(447,166)	(318,593)
	Other net release on provisions 其他準備金回撥淨額		5,971	9,583
			(987,613)	(795,234)

			2025-06-30 2025 年 6 月 30 日	2024-12-31 2024 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 客户貸款		52,356,556	39,634,750
	Other receivables 其他應收帳目		4,582,395	5,116,814
	Provisions for impaired loans and receivables 減值貸款及其他應收撥備	3b	(59,494)	(81,875)
			56,879,457	44,669,689

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3. Loans and receivables (Continued) **貸款及其他應收帳目(續)**		
3b. Provision for impaired loans and receivables 減值貸款、其他應收撥備		
- Collective provisions 綜合減值撥備	28,348	55,149
- Specific provisions 特殊性撥備	31,146	26,726
	59,494	81,875

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	124,163	114,767
- 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	30,925	26,324
- 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	30,451	34,997
- 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	0.24%	0.29%

Specific provision 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。

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3. Loans and receivables (Continued) **貸款及其他應收帳目(續)**		
3d. Overdue loans and advances to customers 逾期客户貸款		
Gross amount of loans and advances to customers which have been overdue for: 客户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	-	-
	-	-
Percentage of total amount of loans and advances to customers which have been overdue for : 逾期客户貸款佔客户貸款總額的百份比,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	0.00%	0.00%
	0.00%	0.00%
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	-	-
	-	-

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		2025-06-30 2025 年 6 月 30 日	2024-12-31 2024 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) 逾期客户貸款 (續)		
	Collateral held in respect of the overdue loans and advances to customers 逾期客户貸款的抵押品		
	No collateral held against overdue loans and advances to customers as of 30 June 2025 and 31 December 2024. *截至 2025 年 6 月 30 日及 2024 年 12 月 31 日，沒有針對逾期客户貸款的抵押品。*		
3e.	Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months 經重組客户貸款不包括逾期超過三個月以上的貸款	1,420,452	1,392,110
	Percentage of such loans and advances to total amount of loans and advances to customers 該等貸款佔客户貸款總額的百份比	2.71%	3.51%
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	4	22
	- 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	-	-
		4	22
3g.	Amount of repossessed assets held 持有收回之資產的數額	-	-
	The repossessed assets are booked under the lowest cost or net realizable value. *收回之資產會以成本價或可變現淨值入賬。*		

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4. Analysis of Loans and Advances to Customers
客戶貸款分類

4.1 By industry sector
按行業分類

	2025-06-30 2025 年 6 月 30 日		2024-12-31 2024 年 12 月 31 日	
	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	-	0.0%	-	0.0%
- Financial concerns 金融企業	2,451,331	0.0%	2,255,828	0.0%
- Wholesale and retail trade 批發及零售業	800,000	0.0%	800,000	0.0%
- Manufacturing 製造業	240,000	0.0%	686,897	0.0%
- Transport and transport equipment 運輸及運輸設備	-	0.0%	-	0.0%
- Information technology 資訊科技	297,500	0.0%	-	0.0%
- Recreational activities 娛樂活動	1,426,752	0.0%	-	0.0%
- Others 其他	4,139,622	56.2%	4,469,809	52.0%
Trade finance 貿易融資	2,895,079	13.3%	533,498	0.0%
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	40,106,272	3.9%	30,888,718	5.7%
	52,356,556	8.2%	39,634,750	10.3%

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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户貸款總額		
- Hong Kong 香港	20,911,550	17,990,277
- Australia 澳洲	15,242,726	11,022,474
- Japan 日本	5,408,312	140,034
- Others 其他	10,793,968	10,481,965
	52,356,556	39,634,750
(b) Overdue loans and advances to customers by countries or geographical areas 按國家或區域分類的逾期客户貸款總額		
- Hong Kong 香港	-	-
	-	-
(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户的貸款		
- Vietnam 越南	30,451	34,997
- Taiwan 台灣	93,712	79,770
	124,163	114,767
5. Deposits from customers **客户存款**		
Demand deposits and current accounts 活期存款及往來帳户	14,799,029	9,626,524
Time, call and notice deposits 定期存款及通知存款	27,754,678	11,753,407
	42,553,707	21,379,931

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6. International Claims
國際債權

Breakdown of the international claims by countries that constitutes not less than 10% 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.
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

		Non-bank private sector 其他非銀行私人機構			
	Banks 銀行	Official sector 公營機構	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	Total 總計
As of 2025-06-30					
2025 年 6 月 30 日					
Developed countries					
發展國家					
of which: Australia	125	307	1,013	13,906	15,351
其中: 澳洲					
of which: France	25,003	-	-	50	25,053
其中: 法國					
Offshore centres					
離岸中心					
of which: Hong Kong	1,695	175	543	11,381	13,794
其中: 香港					
Developing Asia-Pacific					
發展中亞太區					
of which: China	-	-	-	4,441	4,441
其中: 中國					
Total 總計	26,823	482	1,556	29,778	58,639
As of 2024-12-31					
2024 年 12 月 31 日					
Developed countries					
發展國家					
of which: Australia	394	141	198	10,508	11,241
其中: 澳洲					
of which: France	16,655	-	-	46	16,701
其中: 法國					
Offshore centres					
離岸中心					
of which: Hong Kong	1,508	130	996	8,299	10,933
其中: 香港					
Developing Asia-Pacific					
發展中亞太區					
of which: China	-	-	-	5,590	5,590
其中: 中國					
Total 總計	18,557	271	1,194	24,443	44,465

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7. Non-bank mainland exposures
國內非銀行的風險額

As of 2025-06-30
2025 年 6 月 30 日

	Types of counterparties 交易對手的類別	On-balance sheet exposure 資產負債表內風險承擔	Off-balance sheet exposure 資產負債表外風險承擔	Total 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	8,317	3,383	11,700
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	2,038	295	2,333
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	8,840	1,704	10,544
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	750	384	1,134
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	633	398	1,031
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	-	-	-
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	1,367	501	1,868
	Total 總計	21,945	6,665	28,610
	Total assets after provision 總資產扣除撥備	89,628		
	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	24.48%		

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7. **Non-bank mainland exposures (Continued)**
國內非銀行的風險額 (續)

As of 2024-12-31
2024 年 12 月 31 日

	Types of counterparties 交易對手的類別	On-balance sheet exposure 資產負債表內風險承擔	Off-balance sheet exposure 資產負債表外風險承擔	Total 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	7,233	2,526	9,759
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	1,417	447	1,864
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	7,136	4,178	11,314
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	752	221	973
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	750	157	907
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	-	-	-
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	811	473	1,284
	Total 總計	18,099	8,002	26,101
	Total assets after provision 總資產扣除撥備	67,746		
	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	26.72%		

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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.
外滙的淨持有額佔持有外滙淨盤總額不少於 10%。

	As of 2025-06-30 2025 年 6 月 30 日			
	USD 美元	AUD 澳元	EUR 歐元	Total 總計
Spot assets 現貨資產	29,027	15,365	17,454	61,846
Spot liabilities 現貨負債	(52,798)	(4,781)	(13,316)	(70,895)
Forward purchases 遠期買入	59,488	5,061	11,131	75,680
Forward sales 遠期賣出	(35,623)	(15,643)	(15,227)	(66,493)
Net options position 期權盤淨額	-	-	-	-
Net long position 長盤淨額	94	2	42	138
Net structural position 結構性倉盤淨額	-	-	-	-

	As of 2024-12-31 2024 年 12 月 31 日			
	USD 美元	AUD 澳元	EUR 歐元	Total 總計
Spot assets 現貨資產	23,264	10,984	9,902	44,150
Spot liabilities 現貨負債	(34,613)	(3,662)	(5,465)	(43,740)
Forward purchases 遠期買入	43,140	1,496	9,819	54,455
Forward sales 遠期賣出	(31,544)	(8,774)	(14,379)	(54,697)
Net options position 期權盤淨額	-	-	-	-
Net long/(short) position 長(短)盤淨額	247	44	(123)	168
Net structural position 結構性倉盤淨額	-	-	-	-

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	2025-06-30 2025 年 6 月 30 日	2024-12-31 2024 年 12 月 31 日
9. Unaudited Off-Balance Sheet Exposures **未經審核之資產負債表以外的項目**		
Contingent liabilities and commitments 或然負債及承擔		
Direct credit substitutes 直接信貸替代項目	553,366	509,821
Transaction-related contingencies 與交易有關的或然項目	296,329	1,001,046
Trade-related contingencies 與貿易有關的或然項目	1,157,006	828,220
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	-	-
Other commitments 其他承擔	43,025,333	37,795,692
Forward forward deposits placed 遠期有期存款	11,677,869	-
	56,709,903	40,134,779
Derivative transactions 衍生工具		
Notional amounts of derivatives transactions 衍生工具名義金額		
Exchange rate-related derivative contracts 滙率衍生合約	102,349,200	76,091,646
Interest rate derivative contracts 利率衍生合約	51,880,975	32,943,745
Others 其他	-	-
	154,230,175	109,035,391
Fair value of derivative transactions 衍生工具公平價值		
Exchange rate-related derivative contracts 滙率衍生合約	(115,643)	506,762
Interest rate derivative contracts 利率衍生合約	144,179	288,256
Others 其他	-	-
	28,536	795,018

NATIXIS
CORPORATE AND
INVESTMENT BANKING

III. Unaudited Supplementary Financial Information
III. 未經審核補充財務資料

Figures in percentage
百份比

	2025-06-30 2025 年 6 月 30 日	2024-06-30 2024 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 三個月平均流動性維持比率	61.22%	50.92%

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

	2025-06-30 2025 年 6 月 30 日	2024-12-31 2024 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	19.1%	18.8%

The capital adequacy ratio as of 30 June 2025 and 31 December 2024 have been calculated in accordance with the Capital Requirements Directive rules / Basel 3 rules.

2025 年 6 月 30 日及 2024 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」。

	2025-06-30 2025 年 6 月 30 日	2024-12-31 2024 年 12 月 31 日
Shareholders' funds 股東資金總額	87,070	87,137

	2025-06-30 2025 年 6 月 30 日	2024-12-31 2024 年 12 月 31 日
II. Other financial information **其他財務資料**		
Total assets 總資產	1,616,597	1,584,558
Total liabilities 總負債	1,529,527	1,497,421
Total loans and advances 總貸款	986,854	967,705
Total customer deposits 總存款	729,440	723,090

	2025-06-30 2025 年 6 月 30 日	2024-06-30 2024 年 6 月 30 日
Pre-tax profits 除稅前溢利	2,786	2,358

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。

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 2025.

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, 以供公衆查閱。

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

26 September 2025
二零二五年九月二十六日