

**CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK  
HONG KONG BRANCH**

東方匯理銀行  
香港分行

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT  
FOR THE SIX MONTHS ENDED 30<sup>th</sup> JUNE 2017**

主要財務資料披露聲明書  
截至 2017 年 6 月 30 日止

HONG KONG BRANCH

**Statement of Compliance:**

**遵守披露情況聲明:**

**Financial Disclosure of Credit Agricole Corporate and Investment Bank Hong Kong Branch**  
**東方匯理銀行香港分行主要財務資料披露聲明書**

In preparing the Key Financial Information Disclosure Statement of Credit Agricole Corporate and Investment Bank Hong Kong Branch for the six months ended 30<sup>th</sup> June 2017, the bank has fully complied with the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority

本銀行已完全依循香港金融管理局所發佈的<<銀行業(披露)規則>>而編製此截至 2017 年 6 月 30 日之主要財務資料披露聲明書。



Francois Martin

Chief Executive

Credit Agricole Corporate and Investment Bank Hong Kong Branch

行政總裁

東方匯理銀行香港分行

27<sup>th</sup> September 2017

2017 年 9 月 27 日

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**Section A - Branch Information (Hong Kong office only)**  
**A 部 - 分行資料 (只包括香港辦事處)**

**I. Profit and loss information 損益表資料**

		For the six months ended 30 <sup>th</sup> Jun 截至 6 月 30 日止 6 個月	
		2017 HK\$'000 港幣千元	2016 HK\$'000 港幣千元
Interest income	利息收入	926,036	799,778
Interest expense	利息支出	(642,059)	(481,204)
Net interest income	淨利息收入	283,977	318,574
Other operating income	其他營運收入		
- Gains less (losses) arising from trading in foreign currencies	- 外匯買賣收益減(虧損)	(75,071)	(765,116)
- Gains less (losses) on securities held for trading purposes	- 持作買賣用途的證券的收益減(虧損)	(18,761)	(34,638)
- Gains less (losses) from other trading activities	- 其他買賣收益減(虧損)	355,956	943,604
- Fees and commission income	- 收費及佣金收入	252,387	226,032
- Fees and commission expenses	- 收費及佣金支出	(29,662)	(39,919)
- Others	- 其他	106,561	129,891
Total other operating income	其他營運收入總額	591,410	459,854
<b>Total Operating Income</b>	<b>總營運收入</b>	<b>875,387</b>	<b>778,428</b>
Operating expenses	營運支出		
- Staff expenses	- 職員開支	(374,130)	(361,773)
- Rental expenses	- 租金開支	(30,625)	(33,346)
- Others	- 其他開支	(127,813)	(85,968)
(Charge for) impairment losses on loans and advances	貸款減值損失(支銷)	(570)	(194,209)
Write back of impairment losses on other claims	其他應收款減值損失 撥回	-	1,163
Losses from disposal of tangible fixed assets	出售有形固定資產的虧損	-	(114)
<b>Profit before taxation</b>	<b>稅前盈利</b>	<b>342,249</b>	<b>104,181</b>
Taxation charge	稅項支出	(54,497)	(18,323)
<b>Profit after taxation</b>	<b>除稅後盈利</b>	<b>287,752</b>	<b>85,858</b>

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**II. Balance sheet data**

**資產負債表資料**

		<b>30-06-2017</b> <b>HK\$'000</b> 港幣千元	<b>31-12-2016</b> <b>HK\$'000</b> 港幣千元
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及在銀行的存款	1,566,378	660,175
Balances due from Exchange Fund	存於外匯基金款項	19,147	-
Placements with banks maturing between one to twelve months	在銀行並於 1 至 12 個月內到期的存款	1,513,099	2,678,148
Amounts due from overseas offices	海外總行和分行的欠款	52,838,222	46,505,321
Trade bills	貿易票據	3,354,884	1,298,100
Securities measured at fair value through profit and loss account	通過損益以反映公平價值的交易證	5,910,043	5,018,703
Advances and other accounts (see Part III item (i))	貸款及其他帳目(見第 III 部 項目 (i))	83,187,622	99,594,432
Held-to-maturity securities and available-for-sale securities	持至到期證券及備供銷售證券	11,425,680	12,481,944
Tangible fixed assets	有形固定資產	31,162	33,293
Less: Impairment allowances for	減：減值準備		
- Impaired advances	- 貸款	(279,082)	(395,446)
- Other claims	- 其它應收款	(31,889)	(31,889)
<b>Total assets</b>	<b>總資產</b>	<b>159,535,266</b>	<b>167,842,781</b>
<b>Liabilities</b>	<b>負債</b>		
Deposits and balances from banks	銀行的存款及結餘	36,321,949	11,783,251
Balances due to Exchange Fund	欠外匯基金款項	7,012,475	12,744,190
Deposits from customers	客戶存款		
- Demand deposits and current accounts	- 活期存款及往來帳戶	784,619	1,239,188
- Saving deposits	- 儲蓄存款	3,949,544	12,546,236
- Time, call and notice deposits	- 定期存款及通知存款	23,078,312	29,579,033
Amount due to overseas offices	海外總行和分行的存款	32,779,163	21,197,135
Certificated of deposit issued	已發行的存款證	-	-
Issued debt securities	已發行債務證券	-	-
Other accounts and provisions (see Part III item (xi))	其他帳目及準備金 (見第 III 部 項目(xi))	55,609,204	78,753,748
<b>Total liabilities</b>	<b>總負債</b>	<b>159,535,266</b>	<b>167,842,781</b>

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**III. Additional balance sheet information 資產負債表附加資料**

(i) Advances and other accounts	貸款及其他帳目	30-06-2017 HK\$'000 港幣千元	31-12-2016 HK\$'000 港幣千元
Advances to customers	客戶貸款	33,580,971	26,962,642
Advances to banks	銀行貸款	1,592,322	271,422
Accrued interest and other accounts	應計利息及其他帳目		
- Accrued interest	- 應計利息	142,203	87,058
- Fair value adjustment (derivatives)	- 公平值調整 (衍生工具)	45,664,546	71,919,363
- Accounts receivables - Securities	- 應收帳項 - 證券交易	499,694	-
- Others	- 其他帳目	1,707,886	353,947
		<u>48,014,329</u>	<u>72,360,368</u>
<b>Total advances and other accounts</b>	<b>總貸款及其他帳目</b>	<b><u>83,187,622</u></b>	<b><u>99,594,432</u></b>
Impairment allowances for impaired advances to customers	客戶貸款減值準備		
- Collective	- 組合	-	-
- Individual	- 個別	279,082	395,446
		<u>279,082</u>	<u>395,446</u>
Impairment allowances made by the Head Office	由總行入帳之減值準備		
- Collective	- 組合	7,656	22,619
- Individual	- 個別	19,529	19,529
		<u>27,185</u>	<u>42,148</u>

Other than the above impairment allowances which have been made locally, our Head Office takes a dual approach to general country risk provisioning, which is determined on the basis of a risk rating assigned by the Country Rating Committee using a multi-criteria analysis (economic, financial and political), and another risk weighting assigned per type of commitment. These two criteria determine the contribution of each of the bank's commitments to the global country risk provision.

除了上述在香港分行的減值準備外，海外總行對於一般性債務國風險是根據兩項準則作出撥備。風險評級一方面由內部組成的國家評級委員會在分析經濟、財務、政治等多項因素後作出，而另一方面則按個別風險承擔的類別劃分。這兩項評級標準決定香港分行的每項風險承擔在全球性整體債務國風險準備金內所佔的比重。

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**III. Additional balance sheet information(Cont'd) 資產負債表附加資料 (續)**

**(ii) Impaired advances to customers 減值客戶貸款**

		30-06-2017		31-12-2016	
		HK\$'000 港幣千元	% of Total Advances 佔客戶貸款總 額之百分比	HK\$'000 港幣千元	% of Total Advances 佔客戶貸款總 額之百分比
Gross impaired advances	減值客戶貸款	434,601	1.29%	835,536	3.10%
Individual impairment allowances	個別減值準備	279,082		395,446	

The individual impairment allowances were made after taking into account the collateral value of such advances.  
個別減值準備已計及該等貸款的抵押品價值。

As at 30th Jun 2017 and 31st Dec 2016, there were no impaired advances to banks.  
於 2017 年 6 月 30 日及 2016 年 12 月 31 日，本銀行貸予同業之款項中，並無減值貸款。

**(iii) Gross amount of overdue advances 逾期貸款總額**

		30-06-2017		31-12-2016	
		HK\$'000 港幣千元	% of Total Advances 佔客戶貸款總 額之百分比	HK\$'000 港幣千元	% of Total Advances 佔客戶貸款總 額之百分比
Advances to customers which have been overdue for:	逾期貸款總額按照下 列逾期情況細分:				
Six months or less but over three months	三個月以上至六個月 months	-	-	659,166	2.44%
One year or less but over six months	六個月以上至一年	273,193	0.81%	-	-
Over one year	一年以上	161,408	0.48%	176,370	0.65%
Overdue advances	逾期貸款	434,601	1.29%	835,536	3.10%
Rescheduled advances to customers (item (v))	經重組客戶貸款總額 (v) 項	-	-	-	-
Total overdue and rescheduled advances to customers	逾期及經重組客戶貸 款總額	434,601	1.29%	835,536	3.10%
Other impaired advances to customers	其他減值客戶貸款	-	-	-	-
<b>Gross impaired advances to customers (item (ii))</b>	<b>減值客戶貸款總額 (ii) 項</b>	<b>434,601</b>	<b>1.29%</b>	<b>835,536</b>	<b>3.10%</b>
Secured overdue advances*	有抵押逾期貸款*	100,880	0.30%	110,507	0.41%
Unsecured overdue advances	無抵押逾期貸款	333,721	0.99%	725,029	2.69%
		<b>434,601</b>	<b>1.29%</b>	<b>835,536</b>	<b>3.10%</b>

\* The amount represents guarantee received from bank as of 30th Jun 2017 and 31st Dec 2016.

\* 於 2017 年 6 月 30 日及 2016 年 12 月 31 日此款項是來自銀行之擔保。

As at 30th Jun 2017 and 31st Dec 2016, there were no advances to banks which were overdue for more than three months.  
於 2017 年 6 月 30 日及 2016 年 12 月 31 日，本銀行貸予同業之款項中，並無逾期三個月以上的貸款。

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**(iv) Gross amounts of other overdue assets**  
其它逾期資產

		<b>30-06-2017</b> <b>HK\$'000</b> 港幣千元	<b>31-12-2016</b> <b>HK\$'000</b> 港幣千元
Trade bills which have been overdue for:	貿易匯票其中已逾期:		
- Six months or less but over three months	- 三個月以上至六個月	-	-
- One year or less but over six months	- 六個月以上至一年	-	-
- Over one year	- 一年以上	-	-
		-	-
		-	-
		-	-
Debt securities which have been overdue for:	債務證券其中已逾期:		
- Six months or less but over three months	- 三個月以上至六個月	-	-
- One year or less but over six months	- 六個月以上至一年	-	-
- Over one year	- 一年以上	-	-
		-	-
		-	-
		-	-

**(v) Rescheduled assets and repossessed assets and advances**  
經重組貸款及其它資產及收回資產

		<b>30-06-2017</b>		<b>31-12-2016</b>	
		<b>HK\$'000</b> 港幣千元	% of Total Advances 佔客戶貸款總 額之百分比	<b>HK\$'000</b> 港幣千元	% of Total Advances 佔客戶貸款總 額之百分比
Rescheduled advances to customers	經重組客戶貸款總額				
- Net of those which have been overdue for over three months and reported in item (iii) above	- 已扣除逾期超過三個月並在上述(iii)項內列明的貸款	-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
Rescheduled other assets to customers	經重組其它資產				
- Net of those which have been overdue for over three months and reported in item (iv) above	- 已扣除逾期超過三個月並在上述(iv)項內列明的貸款	-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-

As at 30th Jun 2017 and 31st Dec 2016, there were no rescheduled advances to banks.  
於 2017 年 6 月 30 日及 2016 年 12 月 31 日，本銀行貸予同業之款項中，並無經重組之貸款。

As at 30th Jun 2017 and 31st Dec 2016, there were no repossessed assets held.  
於 2017 年 6 月 30 日及 2016 年 12 月 31 日，本銀行並無持有任何收回資產。

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**(vi) Analysis of gross advances to customers**  
客戶貸款按照下列行業類別細分:

		30-06-2017		31-12-2016	
		HK\$'000 港幣千元	% of secured advances 抵押品 覆蓋率	HK\$'000 港幣千元	% of secured advances 抵押品 覆蓋率
Loans for use in Hong Kong	在香港使用的貸款				
Industrial, commercial and financial	工商金融				
- Property development	- 物業發展	2,122,428	0.00%	1,808,290	0.00%
- Property investment	- 物業投資	2,192,717	90.94%	2,792,927	92.88%
- Financial concerns	- 金融企業	1,545,059	0.00%	2,225,171	0.00%
- Stockbrokers	- 股票經紀	-	-	-	-
- Wholesale and retail trade	- 批發及零售業	1,068,997	93.75%	1,084,862	92.37%
- Manufacturing	- 製造業	408,287	0.63%	184,491	13.75%
- Transport and transport equipment	- 運輸及運輸設備	495,702	0.00%	527,259	0.00%
- Recreational activities	- 娛樂活動	7,376	0.00%	5,775	0.00%
- Information technology	- 資訊科技	390,000	0.00%	400,000	0.00%
- Others	- 其他	3,231,851	28.51%	1,831,147	49.73%
		<u>11,462,417</u>	<u>34.20%</u>	<u>10,859,922</u>	<u>41.73%</u>
Individuals	個人				
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	-	-	-	-
- Others	- 其他	-	-	180	0.00%
		<u>-</u>	<u>-</u>	<u>180</u>	<u>0.00%</u>
Total loans for use in Hong Kong	在香港使用的貸款總額	11,462,417	34.20%	10,860,102	41.73%
Trade finance	貿易融資	5,261,227	6.97%	1,322,575	27.26%
Loans for use outside Hong Kong	在香港以外使用的貸款	16,857,327	4.22%	14,779,965	6.09%
<b>TOTAL</b>	<b>總額</b>	<u><b>33,580,971</b></u>	<u><b>14.89%</b></u>	<u><b>26,962,642</b></u>	<u><b>21.48%</b></u>



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#### (vii) Gross advances to customers by geographical areas

客戶貸款按照下列重要區域類別細分:

The following information is presented based on the locations of customers where the ultimate risk claims and the transfer of risk have been taken account of.

下列資料是按照區域分類基準，並已顧及轉移風險的因素。

		30-06-2017 HK\$'000 港幣千元	31-12-2016 HK\$'000 港幣千元
Developed countries	發達國家	1,562,295	1,748,885
Offshore centres	離岸中心	21,095,607	15,582,631
Developing Europe	發展中的歐洲國家	36,943	37,669
Developing Latin America and Caribbean	發展中的拉丁美洲和加勒比海	14,599	14,885
Developing Africa and Middle East	發展中的非洲和中東地區	36,893	37,619
Developing Asia and Pacific	發展中的亞太區國家	10,834,634	9,540,953
		<u>33,580,971</u>	<u>26,962,642</u>

#### Overdue advances by geographical areas

逾期貸款按照下列重要區域細分:

		30-06-2017 HK\$'000 港幣千元	31-12-2016 HK\$'000 港幣千元
Offshore centres	離岸中心	60,528	65,862
Developing Asia and Pacific	發展中的亞太區國家	374,073	769,674
		<u>434,601</u>	<u>835,536</u>

#### Gross impaired advances by geographical areas

減值客戶貸款按照下列重要區域細分:

		30-06-2017 HK\$'000 港幣千元	31-12-2016 HK\$'000 港幣千元
Offshore centres	離岸中心	60,528	65,862
Developing Asia and Pacific	發展中的亞太區國家	374,073	769,674
		<u>434,601</u>	<u>835,536</u>

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**(viii) International claims 國際債權**

The following information is presented based on the locations of customers where the ultimate risk claims and the transfer of risk have been taken account of. Only regions constituting 10% or more of the aggregate cross-border claims are disclosed. Claims arising between branches and subsidiaries are excluded.

下列資料是按照區域分類基準，並已顧及轉移風險的因素。已披露經顧及風險轉移後佔總跨國債權 10% 或以上所有個別國家或區或的跨國債權。認可機構分行與附屬公司之間的債權並不包括在內。

**As at 30th Jun 2017**  
**截至 2017 年 6 月 30 日**

In millions of HK\$ 港幣百萬元		Banks 銀行	Public sector 公營機構	Non-bank private sector 非銀行私營機構		TOTAL 總額
				Non-bank financial institutions 非銀行 金融機構	Non-bank private sector 非銀行 私營機構	
1.	Developed countries 1. 發達國家	2,417	-	153	1,417	3,987
2.	Offshore centres 2. 離岸中心	153	-	-	15,224	15,377
	<i>of which: Hong Kong</i> 其中香港	-	-	-	9,061	9,061
	<i>of which: Cayman Islands</i> 其中開曼群島	-	-	-	4,313	4,313
3.	Developing Asia and Pacific 3. 發展中的亞太區國家	5,527	17	74	11,005	16,623
	<i>of which: China</i> 其中中國	651	17	73	7,694	8,435
	<i>of which: India</i> 其中印度	4,836	-	-	2,124	6,960

**As at 31st Dec 2016**  
**截至 2016 年 12 月 31 日**

In millions of HK\$ 港幣百萬元		Banks 銀行	Public sector 公營機構	Non-bank private sector 非銀行私營機構		TOTAL 總額
				Non-bank financial institutions 非銀行 金融機構	Non-bank private sector 非銀行 私營機構	
1.	Offshore centres 1. 離岸中心	4	-	-	9,827	9,831
	<i>of which: Hong Kong</i> 其中香港	-	-	-	5,046	5,046
2.	Developing Asia and Pacific 2. 發展中的亞太區國家	5,333	39	73	10,634	16,079
	<i>of which: China</i> 其中中國	2,537	39	73	4,027	6,676
	<i>of which: India</i> 其中印度	2,740	-	-	3,912	6,652

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**III. Additional balance sheet information (Cont'd) 資產負債表附加資料 (續)**

**(ix) Currency risk 外匯風險**

The net positions in foreign currencies are disclosed when each currency constitutes 10% or more of the respective total net position in all foreign currencies except those with \* which is for comparative purpose only.

已披露淨持有額(按絕對數值計)佔本銀行所持有外匯淨盤總額 10%或以上的所有外匯，除了那些\*是用於比較目的的。

**As at 30th Jun 2017**  
**截至 2017 年 6 月 30 日**

In millions of HK\$ 港幣百萬元		USD 美元	EUR 歐元	RMB 人民幣	INR 印度盧比	KRW 韓幣	TOTAL 總額
Spot assets	現貨資產	68,012	12,377	684	-	-	81,073
Spot liabilities	現貨負債	(83,883)	(1,798)	(2,104)	-	-	(87,785)
Forward purchases	遠期買入	1,400,513	150,867	706,038	8,821	7,484	2,273,723
Forward sales	遠期賣出	(1,385,615)	(161,294)	(702,112)	(8,653)	(8,028)	(2,265,702)
Net options position	期權盤淨額	-	-	-	-	-	-
<b>Net long (short) position</b>	<b>淨長/(短)盤</b>	<b>(973)</b>	<b>152</b>	<b>2,506</b>	<b>168</b>	<b>(544)</b>	<b>1,309</b>
<b>Net long / (short) structural position</b>	<b>結構性淨長/(短)盤</b>	<b>653</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>653</b>

**As at 31st Dec 2016**  
**截至 2016 年 12 月 31 日**

In millions of HK\$ 港幣百萬元		USD* 美元*	RMB 人民幣	TOTAL 總額
Spot assets	現貨資產	57,419	463	57,882
Spot liabilities	現貨負債	(63,407)	(4,461)	(67,868)
Forward purchases	遠期買入	1,242,027	723,296	1,965,323
Forward sales	遠期賣出	(1,236,293)	(716,139)	(1,952,432)
Net options position	期權盤淨額	-	-	-
<b>Net long (short) position</b>	<b>淨長/(短)盤</b>	<b>(254)</b>	<b>3,159</b>	<b>2,905</b>
<b>Net long / (short) structural position</b>	<b>結構性淨長/(短)盤</b>	<b>649</b>	<b>-</b>	<b>649</b>

The net options position as at 30th Jun 2017 and 31st Dec 2016 are calculated using the delta equivalent approach (as in reporting the Return of Interest Rate Risk Exposures, Form MA(BS)12).

於 2017 年 6 月 30 日及 2016 年 12 月 31 日的期權盤淨額是以利率風險承擔申報表 MA(BS)12 所述的 delta 等值方法計算。

As at 30th Jun 2017 and 31st Dec 2016, the net structural foreign exchange position is arising from investment in a subsidiary company.

於 2017 年 6 月 30 日及 2016 年 12 月 31 日，本銀行持有結構性淨盤是投資在附屬公司所產生的結構性外匯持倉。

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### III. Additional balance sheet information (Cont'd) 資產負債表附加資料 (續)

#### (x) Non-bank Mainland China exposures 國內非銀行類客戶風險

As at 30th Jun 2017 截至 2017 年 6 月 30 日  
In millions of HK\$ 港幣百萬元

Type of Counterparties 交易對手的類別	On-balance sheet exposure 資產負債表 以內的風險額	Off-balance sheet exposure 資產負 債表 以外的風險額	TOTAL 總額
1. Central government, central government-owned entities and their subsidiaries and JVs 中央政府，中央政府擁有的機構及其子公司和合資企業	11,175	3,356	14,531
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府，地方政府擁有的機構及其子公司和合資企業	916	-	916
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居於內地的中國公民及在中國內地註冊成立的機構及其子公司和合資企業	1,877	220	2,097
4. Other entities of central government not reported in item 1 above 其他未包括在分類1而由中央政府參與的非內地機構	586	1,096	1,682
5. Other entities of local governments not reported in item 2 above 其他未包括在分類2而由地方政府參與的非內地機構	-	36	36
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居於非內地的中國公民及非中國內地註冊成立的機構，其信貸乃於內地使用	256	1,591	1,847
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被認定為國內非銀行類客戶風險	-	-	-
8. <b>TOTAL 總額</b>	<b>14,810</b>	<b>6,299</b>	<b>21,109</b>
9. Total assets after provisions 扣除撥備後總資產	159,535		
10. On-balance sheet exposures as % of total assets 在資產負債表內風險承擔為總資產的比例	9.28%		

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**III. Additional balance sheet information(Cont'd) 資產負債表附加資料 (續)**

**(x) Non-bank Mainland China exposures 國內非銀行類客戶風險**

As at 31st Dec 2016 截至 2016 年 12 月 31 日  
In millions of HK\$ 港幣百萬元

Type of Counterparties 交易對手的類別	On-balance sheet exposure 資產負債表 以內的風險額	Off-balance sheet exposure 資產負債表 以外的風險額	TOTAL 總額
1. Central government, central government-owned entities and their subsidiaries and JVs 中央政府，中央政府擁有的機構及其子公司和合資企業	2,211	12,500	14,711
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府，地方政府擁有的機構及其子公司和合資企業	1,117	-	1,117
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居於內地的中國公民及在中國內地註冊成立的機構及其子公司和合資企業	3,288	1,215	4,503
4. Other entities of central government not reported in item 1 above 其他未包括在分類1而由中央政府參與的非內地機構	582	1,015	1,597
5. Other entities of local governments not reported in item 2 above 其他未包括在分類2而由地方政府參與的非內地機構	-	137	137
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居於非內地的中國公民及非中國內地註冊成立的機構，其信貸乃於內地使用	273	1,393	1,666
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被認定為國內非銀行類客戶風險	-	-	-
8. <b>TOTAL 總額</b>	<b>7,471</b>	<b>16,260</b>	<b>23,731</b>
9. Total assets after provisions 扣除撥備後總資產	167,843		
10. On-balance sheet exposures as % of total assets 在資產負債表內風險承擔為總資產的比例	4.45%		

**(xi) Liabilities - Other accounts and provisions 負債 - 其他帳目及準備金:**

	30-06-2017 HK\$'000 港幣千元	31-12-2016 HK\$'000 港幣千元
Fair value adjustment (derivatives instruments) 公平值調整(衍生工具)	45,444,053	71,330,789
Short position of Exchange Fund Bills and Notes 外匯基金票據及債券的淨短盤	5,519,185	4,616,241
Amount payable under repo 在回購協議下的應付款額	1,037,215	-
Accounts payable - Securities 應付帳項 - 證券交易	501,129	133,246
Others 其它	3,107,622	2,673,472
	<b>55,609,204</b>	<b>78,753,748</b>

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**IV. Off-balance sheet exposures 資產負債表以外的項目**

		<b>30-06-2017</b>	<b>31-12-2016</b>
		<b>HKS'000</b>	<b>HKS'000</b>
		<b>港幣千元</b>	<b>港幣千元</b>
<b>(i) Contingent liabilities and commitments (Note 1)</b>	<b>(i) 或然負債及承擔 (附註 1)</b>		
Contractual or notional amount	合約或名義數額:		
Direct credit substitutes	直接信貸替代項目	5,145,148	7,619,233
Transaction-related contingencies	與交易有關的或然項目	3,499,311	3,114,022
Trade-related contingencies	與貿易有關的或然項目	794,531	1,704,406
Other commitments	其他承擔	39,976,865	46,909,033
Others (loan commitments)	其他 (貸款協議)	25,795,561	18,331,087
		<b>75,211,416</b>	<b>77,677,781</b>
<b>(ii) Derivatives (Note 2)</b>	<b>(ii) 衍生工具 (附註 2)</b>		
Contractual or notional amount	合約或名義數額:		
Exchange rate contracts (Note 3)	匯率合約 (附註 3)	3,035,448,949	2,651,710,248
Interest rate contracts	利率合約	2,555,633,044	2,369,508,440
Others	其他	4,000	4,000
		<b>5,591,085,993</b>	<b>5,021,222,688</b>
Fair value of derivatives (Note 4)	公平值 (附註 4)		
Exchange rate contracts	匯率合約	26,845,491	50,329,785
Interest rate contracts	利率合約	18,854,927	20,976,968
Others	其他	-	-
		<b>45,700,418</b>	<b>71,306,753</b>
Total positive fair value of derivatives after bilateral netting agreement	總正數公平值 (計及雙邊淨額結算安排之影響)	<b>7,726,430</b>	<b>11,591,922</b>

Note 1: The contingent liabilities and commitments are arise from normal commercial business of the bank.

附註 1: 所有或然負債及承擔均來自一般商業銀行業務。

Note 2: Derivatives comprise of positions arising from foreign currency trading, treasury and commercial banking activities. The derivatives positions are managed daily by treasury with respect to the limits set by Head Office.

附註 2: 衍生工具持倉源自外匯買賣，財資及商業銀行活動。財資均在每日維持衍生工具持倉在海外總行所訂定的限額內。

Note 3: Forward foreign exchange contracts arising from swap deposit arrangements were excluded from the contractual or notional amounts and replacement costs of exchange rate contracts.

附註 3: 匯率合約的合約或名義數額及重置成本，並不包括因掉期存款所產生的遠期外匯合約。

Note 4: The fair value of contract represent the mark-to-market assets on all contracts (including non-trading contracts) with a positive value (without taking into account the effect of bilateral netting agreement).

附註 4: 公平值指重訂按市價估值，其價值為正數的所有合約成本，並未計及雙邊淨額結算安排之影響。

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**V. Liquidity 流動資金比率**

The Branch has adopted the liquidity maintenance ratio (“LMR”) requirement in accordance with Banking (Liquidity) Rules starting from 1 January 2015 onwards. Average LMR is calculated as the simple average of each month’s average liquidity maintenance ratio for the six months ended for the financial year.

本銀行自 2015 年 1 月 1 日起已採取依照銀行業（流動性）規則計算流動性維持率(“LMR”)。平均流動性維持比率是根據財政年度首六個月每個月的平均流動性維持比率的簡單平均數計算。

	2017	2016
Average liquidity maintenance ratio for the period from Jan to Jun 平均流動性維持資金比率由 1 月至 6 月	65.57%	49.75%

**Liquidity Risk Management**

**流動資金風險管理**

The Branch’s activities are mainly wholesale banking with some capital market activities. The Branch lends to corporations and financial institutions and accepts deposits from these counterparts.

The Branch has committed into a detailed liquidity risk management framework, managed at group level and at local level. This framework relies on five liquidity centers worldwide, among which the Branch in Hong Kong. The liquidity risk management of the Branch applies the group’s guidelines and takes into account the local specificities and requirements. It is described in details in our internal procedure particularly under the following sections:

1. Governance in Liquidity Centers
2. Metrics and Intragroup limits
3. Management Information Systems
4. Cash Flows assumptions and Stress scenarios
5. Funding diversification
6. Liquidity Cushion
7. Contingency Funding Plan

This framework allows the Branch to have a sound and safe management of its liquidity risk.

本銀行的主要業務包括批發銀行並一些資本市場活動。本銀行之存貸客戶包括企業、金融機構及同業。

本銀行一直致力履行在集團整體性及本地分行管理下，對於流動資金風險管理之承諾。該框架依賴全球五個流動資金管理中心，其中包括在香港的分行。本銀行的流動資金風險管理運用本集團的指導原則，並考慮到在本地的具體情況和要求。銀行相關之內部程序詳細描述以下幾個方向：

1. 流動資金管理中心之管治
2. 指標和集團內部流動資金的限制
3. 管理信息系統
4. 現金流的假設和壓力情況
5. 分散資金來源
6. 流動資金緩衝
7. 應急融資計劃

該框架允許本銀行採納穩健的流動資金風險管理措施。

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**Section B - Group Information (Consolidated basis)**  
**B 部 - 銀行資料 (綜合數字)**

Based on the most recent Consolidated Accounts as of 30th Jun 2017  
以下所載資料乃根據最新近截至 2017 年 6 月 30 日之綜合帳目。

<b>I. Capital and international solvency ratio*</b>	<b>I. 資本及資本充足比率*</b>	<b>30-06-2017</b> Mios of EUR 歐元百萬元	<b>31-12-2016</b> Mios of EUR 歐元百萬元
Aggregate Amount of Shareholder's Funds	綜合股東資金總額	63,843	63,937
Total Capital Ratio (Phased-in)	總資本充足比率(分階段實施)	19.7%	20.1%
Common Equity Tier 1 ("CET1") ratio	普通股一級資本充足率	12.4%	12.1%

\*Solvency Ratio computed in accordance with the EU Regulation of the European Parliament and of the Council  
\*資本充足比率是根據歐洲議會與歐盟理事會之條例計算。

<b>II Other financial information</b>	<b>II. 其他財務資料</b>	<b>30-06-2017</b> Mios of EUR 歐元百萬元	<b>31-12-2016</b> Mios of EUR 歐元百萬元
Total Assets	總資產	1,540,748	1,524,232
Total Liabilities	總負債	1,476,905	1,460,295
Total Customer Advances	總客戶貸款	352,025	346,254
Total Customer Deposits	總客戶存款	536,488	521,828
		<b>2017</b> Mios of EUR 歐元百萬元	<b>2016</b> Mios of EUR 歐元百萬元
Pre-tax Profit for the period from Jan to Jun	稅前盈利 1 月至 6 月	3,063	1,860

Note 1: The figures presented on this page were extracted from the Consolidated Financial Statements of Credit Agricole S.A. ([www.credit-agricole.com](http://www.credit-agricole.com))

(附註 1) 本頁所披露的綜合數字乃根據 CREDIT AGRICOLE S.A. 所編製之綜合帳目列出 ([www.credit-agricole.com](http://www.credit-agricole.com))。

**Exchange Rate 匯率:**

EUR 1.00 = HKD 8.908417 as at 30 Jun 2017	2017 年 6 月 30 日: 1 歐元 = 8.908417 港幣
EUR 1.00 = HKD 8.156216 as at 31 Dec 2016	2016 年 12 月 31 日: 1 歐元 = 8.156216 港幣
EUR 1.00 = HKD 8.627841 as at 30 Jun 2016	2016 年 6 月 30 日: 1 歐元 = 8.627841 港幣