

**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 YEAR ENDED 31ST December 2015**

主要財務資料披露聲明書
截至 2015 年 12 月 31 日止

HONG KONG BRANCH

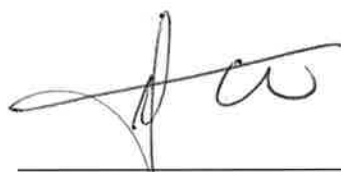
Statement of Compliance:

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 year ended 31st December 2015, 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 2015 年 12 月 31 日之主要財務資料披露聲明書。



Valerie Wanquet
Alternate Chief Executive
Credit Agricole Corporate and Investment Bank Hong Kong Branch
署理行政總裁
東方匯理銀行香港分行

15th March 2016
2016 年 3 月 15 日



CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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 year ended 31 st Dec 2015	For the year ended 31 st Dec 2014
		截至 2015年12月31日 止12個月 HK\$'000 港幣千元	截至 2014年12月31日 止12個月 HK\$'000 港幣千元
Interest income	利息收入	1,450,566	1,280,205
Interest expense	利息支出	(718,504)	(589,703)
Net interest income	淨利息收入	732,062	690,502
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)	(51,879)	34,507
- Gains less (losses) on securities held for trading purposes	- 持作買賣用途的證券的收益減(虧損)	(53,389)	(4,541)
- Gains less (losses) from other trading activities	- 其他買賣收益減(虧損)	107,275	134,104
- Fees and commission income	- 收費及佣金收入	400,033	443,822
- Fees and commission expenses	- 收費及佣金支出	(87,579)	(84,746)
- Others	- 其他	253,421	211,188
Total other operating income	其他營運收入總額	567,882	734,334
Total Operating Income	總營運收入	1,299,944	1,424,836
Operating expenses	營運支出		
- Staff expenses	- 職員開支	(729,167)	(764,917)
- Rental expenses	- 租金開支	(79,857)	(79,505)
- Others	- 其他開支	(165,486)	(202,392)
(Charge for) / Write back of impairment losses on loans and advances	貸款減值損失(支銷)/ 撥回	(44,547)	802
Gain less (losses) from disposal of tangible fixed assets	出售有形固定資產的收益減(虧損)	(10)	125
Profit before taxation	稅前盈利	280,877	378,949
Taxation charge	稅項支出	(44,526)	(59,393)
Profit after taxation	除稅後盈利	236,351	319,556

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

II. Balance sheet data

資產負債表資料

		31-12-2015 HK\$'000 港幣千元	30-06-2015 HK\$'000 港幣千元
Assets	資產		
Cash and balances with banks	現金及在銀行的存款	2,290,140	1,687,411
Balances due from Exchange Fund	存於外匯基金款項	1,409,290	198,983
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	2,382,598	565,971
Amounts due from overseas offices	海外總行和分行的欠款	39,377,658	53,587,129
Trade bills	貿易票據	4,058,761	3,198,943
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	8,541,856	12,277,172
Advances and other accounts (see Part III item (i))	貸款及其他帳目(見第 III 部 項目 (i))	95,937,286	88,467,655
Held-to-maturity securities and available-for-sale securities	持至到期證券及備供銷售證券	10,125,864	10,401,765
Tangible fixed assets	有形固定資產	18,142	3,703
Less: Impairment allowances for	減：減值準備		
- Impaired advances	- 貸款	(46,206)	(33,473)
- Other claims	- 其它應收款	(33,052)	(33,051)
Total assets	總資產	164,062,337	170,322,208
Liabilities	負債		
Deposits and balances from banks	銀行的存款及結餘	26,938,868	29,802,116
Balances due to Exchange Fund	欠外匯基金款項	3,445,202	10,542,992
Deposits from customers	客戶存款		
- Demand deposits and current accounts	- 活期存款及往來帳戶	1,634,244	1,754,827
- Saving deposits	- 儲蓄存款	3,439,326	3,193,142
- Time, call and notice deposits	- 定期存款及通知存款	28,004,172	19,978,801
Amount due to overseas offices	海外總行和分行的存款	32,424,649	41,749,027
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))	68,175,876	63,301,303
Total liabilities	總負債	164,062,337	170,322,208

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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	31-12-2015 HK\$'000 港幣千元	30-06-2015 HK\$'000 港幣千元
Advances to customers	客戶貸款	37,100,966	36,656,496
Advances to banks	銀行貸款	232,509	966,319
Accrued interest and other accounts	應計利息及其他帳目		
- Accrued interest	- 應計利息	81,317	81,104
- Fair value adjustment (derivatives)	- 公平值調整 (衍生工具)	58,154,056	49,376,678
- Accounts receivables - Securities	- 應收帳項 - 證券交易	-	1,010,645
- Others	- 其他帳目	368,438	376,413
		<u>58,603,811</u>	<u>50,844,840</u>
Total advances and other accounts	總貸款及其他帳目	<u>95,937,286</u>	<u>88,467,655</u>
Impairment allowances for impaired advances to customers	客戶貸款減值準備		
- Collective	- 組合	-	-
- Individual	- 個別	46,206	33,473
		<u>46,206</u>	<u>33,473</u>
Impairment allowances made by the Head Office	由總行入帳之減值準備		
- Collective	- 組合	15,880	10,098
- Individual	- 個別	19,529	19,529
		<u>35,409</u>	<u>29,627</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。

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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

		31-12-2015		30-06-2015	
		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	176,395	0.48%	177,082	0.48%
Individual impairment allowances	個別減值準備	46,206		33,473	

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 31st Dec 2015 and 30th Jun 2015, there were no impaired advances to banks.
於 2015 年 12 月 31 日及 2015 年 6 月 30 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

		31-12-2015		30-06-2015	
		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	176,265	0.48%	-	-
One year or less but over six months	六個月以上至一年	-	-	-	-
Over one year	一年以上	-	-	332	0.00%
Overdue advances	逾期貸款	176,265	0.48%	332	0.00%
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	176,265	0.48%	332	0.00%
Other impaired advances to customers	其他減值客戶貸款	130	0.00%	176,750	0.48%
Gross impaired advances to customers (item (ii))	減值客戶貸款總額 (ii) 項)	176,395	0.48%	177,082	0.48%
Secured overdue advances*	有抵押逾期貸款*	110,442	0.30%	-	-
Unsecured overdue advances	無抵押逾期貸款	65,823	0.18%	332	0.00%
		176,265	0.48%	332	0.00%

* The amount represents guarantee received from bank as of 31st Dec 2015.

* 於 2015 年 12 月 31 日此款項是來自銀行之擔保。

As at 31st Dec 2015 and 30th Jun 2015, there were no advances to banks which were overdue for more than three months.
於 2015 年 12 月 31 日及 2015 年 6 月 30 日，本銀行貸予同業之款項中，並無逾期三個月以上的貸款。

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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

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

		31-12-2015 HK\$'000 港幣千元	30-06-2015 HK\$'000 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

		31-12-2015		30-06-2015	
		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
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 31st Dec 2015 and 30th Jun 2015, there were no rescheduled advances to banks.
於 2015 年 12 月 31 日及 2015 年 6 月 30 日，本銀行貸予同業之款項中，並無經重組之貸款。

As at 31st Dec 2015 and 30th Jun 2015, there were no repossessed assets held.
於 2015 年 12 月 31 日及 2015 年 6 月 30 日，本銀行並無持有任何收回資產。

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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

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

		31-12-2015		30-06-2015	
		HKS'000 港幣千元	% of secured advances 抵押品 覆蓋率	HKS'000 港幣千元 <i>Restated 重報</i>	% 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	2,331,127	0.00%	3,165,684	0.00%
- Property investment	- 物業投資	2,221,392	96.35%	2,395,292	86.26%
- Financial concerns	- 金融企業	5,900,167	55.56%	5,385,730	28.80%
- Stockbrokers	- 股票經紀	-	0.00%	74,700	0.00%
- Wholesale and retail trade	- 批發及零售業	300,042	45.93%	377,655	42.63%
- Manufacturing	- 製造業	402,925	6.32%	947,262	59.98%
- Transport and transport equipment	- 運輸及運輸設備	378,558	0.00%	399,662	0.00%
- Recreational activities	- 娛樂活動	3,340	0.00%	3,445	0.00%
- Information technology	- 資訊科技	400,000	0.00%	442,442	0.00%
- Others	- 其他	3,343,776	31.66%	3,444,547	30.91%
		<u>15,281,327</u>	<u>43.46%</u>	<u>16,636,419</u>	<u>32.53%</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%	180	0.00%
		<u>180</u>	<u>0.00%</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	<u>15,281,507</u>	<u>43.45%</u>	<u>16,636,599</u>	<u>32.53%</u>
Trade finance	貿易融資	778,268	2.54%	1,849,546	0.92%
Loans for use outside Hong Kong	在香港以外使用的貸款	<u>21,041,191</u>	<u>9.45%</u>	<u>18,170,351</u>	<u>12.59%</u>
TOTAL	總額	<u>37,100,966</u>	23.31%	<u>36,656,496</u>	21.05%

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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

(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。

		31-12-2015 HK\$'000 港幣千元	30-06-2015 HK\$'000 港幣千元
Developed countries	發達國家	5,982,879	3,195,931
Offshore centres	離岸中心	19,149,035	20,059,500
Developing Europe	發展中的歐洲國家	195,744	152,891
Developing Latin America and Caribbean	發展中的拉丁美洲和加勒比海	23,635	-
Developing Africa and Middle East	發展中的非洲和中東地區	50,123	-
Developing Asia and Pacific	發展中的亞太區國家	11,699,550	13,248,174
		37,100,966	36,656,496

Overdue advances by geographical areas

逾期貸款按照下列重要區域細分:

		31-12-2015 HK\$'000 港幣千元	30-06-2015 HK\$'000 港幣千元
Offshore centres	離岸中心	65,823	-
Developing Asia and Pacific	發展中的亞太區國家	110,442	332
		176,265	332

Gross impaired advances by geographical areas

減值客戶貸款按照下列重要區域細分:

		31-12-2015 HK\$'000 港幣千元	30-06-2015 HK\$'000 港幣千元
Offshore centres	離岸中心	65,823	66,281
Developing Asia and Pacific	發展中的亞太區國家	110,572	110,801
		176,395	177,082

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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

(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 31st Dec 2015

截至 2015 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	984	-	3,278	12,589	16,851
<i>of which: Hong Kong</i>	<i>其中香港</i>	-	-	3,278	5,459	8,737
2. Developing Asia and Pacific	2. 發展中的亞太區國家	6,525	167	157	15,172	22,021
<i>of which: China</i>	<i>其中中國</i>	601	167	157	5,536	6,461
<i>of which: India</i>	<i>其中印度</i>	5,537	-	-	4,397	9,934
<i>of which: South Korea</i>	<i>其中南韓</i>	388	-	1	4,507	4,896

As at 30th Jun 2015

截至 2015 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. Offshore centres	2. 離岸中心	834	-	2,153	11,387	14,374
<i>of which: Hong Kong</i>	<i>其中香港</i>	-	-	2,153	4,096	6,249
<i>of which: Cayman Islands</i>	<i>其中開曼群島</i>	-	-	-	4,257	4,257
3. Developing Asia and Pacific	3. 發展中的亞太區國家	4,927	233	6	16,286	21,452
<i>of which: China</i>	<i>其中中國</i>	1,336	233	-	6,260	7,829
<i>of which: India</i>	<i>其中印度</i>	3,203	-	-	4,337	7,540
<i>of which: South Korea</i>	<i>其中南韓</i>	388	-	6	4,968	5,362

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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.

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。

As at 31st Dec 2015
截至 2015 年 12 月 31 日

In millions of HK\$ 港幣百萬元		USD 美元	RMB 人民幣	INR 印度盧比	TOTAL 總額
Spot assets	現貨資產	52,364	1,901	-	54,265
Spot liabilities	現貨負債	(66,724)	(2,810)	-	(69,534)
Forward purchases	遠期買入	1,248,431	818,817	5,266	2,072,514
Forward sales	遠期賣出	(1,235,790)	(815,130)	(5,463)	(2,056,383)
Net options position	期權盤淨額	-	-	-	-
Net long (short) position	淨長/(短)盤	(1,719)	2,778	(197)	862

As at 30th Jun 2015
截至 2015 年 6 月 30 日

In millions of HK\$ 港幣百萬元		USD 美元	RMB 人民幣	INR 印度盧比	TWD 台幣	TOTAL 總額
Spot assets	現貨資產	66,152	3,114	-	-	69,266
Spot liabilities	現貨負債	(80,167)	(2,683)	-	-	(82,850)
Forward purchases	遠期買入	1,216,190	800,798	5,895	16,431	2,039,314
Forward sales	遠期賣出	(1,203,656)	(798,216)	(6,028)	(16,673)	(2,024,573)
Net options position	期權盤淨額	-	-	-	-	-
Net long (short) position	淨長/(短)盤	(1,481)	3,013	(133)	(242)	1,157

The net options position as at 31st Dec 2015 and 30th Jun 2015 are calculated using the delta equivalent approach (as in reporting the Return of Interest Rate Risk Exposures, Form MA(BS)12).

於 2015 年 12 月 31 日及 2015 年 6 月 30 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 31st Dec 2015 and 30th Jun 2015, there are no net structural position.

於 2015 年 12 月 31 日及 2015 年 6 月 30 日，本銀行並沒有持有結構性淨盤。

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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 2015 截至 2015 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	8,606	3,153	11,759
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	1,603	-	1,603
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	2,486	223	2,709
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	732	2	734
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	-	406	406
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	816	189	1,005
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	374	538	912
8. TOTAL 總額	14,617	4,511	19,128
9. Total assets after provisions 扣除撥備後總資產	164,062		
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	8.91%		

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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 2015 截至 2015 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	6,583	6,580	13,163
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	2,547	161	2,708
3. PRC nationals residing in Mainland China and 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	2,073	236	2,309
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	583
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	-	63	63
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	829	753	1,582
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	380	479	859
8. TOTAL 總額	12,994	8,273	21,267
9. Total assets after provisions 扣除撥備後總資產	170,322		
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	7.63%		

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

	31-12-2015 HK\$'000 港幣千元	30-06-2015 HK\$'000 港幣千元
Fair value adjustment (derivatives instruments) 公平值調整 (衍生工具)	58,610,219	49,286,223
Short position of Exchange Fund Bills and Notes 外匯基金票據及債券的淨短盤	7,895,176	11,364,821
Accounts payable - Securities 應付帳項 - 證券交易	-	1,109,973
Others 其它	1,670,481	1,540,286
	68,175,876	63,301,303

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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

		31-12-2015 HK\$'000 港幣千元	30-06-2015 HK\$'000 港幣千元
(i) Contingent liabilities and commitments (Note 1)	(i) 或然負債及承擔 (附註 1)		
Contractual or notional amount	合約或名義數額:		
Direct credit substitutes	直接信貸替代項目	3,977,506	7,222,356
Transaction-related contingencies	與交易有關的或然項目	2,761,129	3,195,497
Trade-related contingencies	與貿易有關的或然項目	1,367,970	1,730,890
Other commitments	其他承擔	54,117,091	11,787,804
Others (loan commitments)	其他 (貸款協議)	10,890,798	30,859,553
		73,114,494	54,796,100
(ii) Derivatives (Note 2)	(ii) 衍生工具 (附註 2)		
Contractual or notional amount	合約或名義數額:		
Exchange rate contracts (Note 3)	匯率合約 (附註 3)	2,783,407,442	2,711,760,990
Interest rate contracts	利率合約	2,334,399,499	2,514,541,156
Others	其他	4,000	4,000
		5,117,810,941	5,226,306,146
Fair value of derivatives (Note 4)	公平值 (附註 4)		
Exchange rate contracts	匯率合約	29,708,365	19,120,054
Interest rate contracts	利率合約	28,410,038	30,211,069
Others	其他	-	-
		58,118,403	49,331,123
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)	7,370,722	7,097,906

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: 滙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滙合約。

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。

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

V. Liquidity

流動資金比率

2014

Average liquidity ratio for the period from Jan to Dec

平均流動資金比率由 1 月至 12 月

44.42%

The average liquidity ratio for the year ended December 2014 is the simple average of each calendar month's average liquidity ratio calculated in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

平均流動資金比率為截至 2014 年 12 月的十二個月內是按照香港銀行業條例附表四計算每個歷月的平均流動資金比率的簡單平均值。

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 twelve 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十二個月每個月的平均流動性維持比率的簡單平均數計算。

2015

Average liquidity maintenance ratio for the period from Jan to Dec

平均流動性維持資金比率由 1 月至 12 月

55.69%

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 counterparties.

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。

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK HONG KONG BRANCH
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
東方匯理銀行香港分行 - 主要財務資料披露聲明書

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 31st Dec 2015
以下所載資料乃根據最新近截至 2015 年 12 月 31 日之綜合帳目。

I. Capital and international solvency ratio*	I. 資本及資本充足比率*	31-12-2015 Mios of EUR 歐元百萬元	30-06-2015 Mios of EUR 歐元百萬元
Aggregate Amount of Shareholder's Funds	綜合股東資金總額	59,435	57,491
Total Capital Ratio (Phased-in)	總資本充足比率(分階段實施)	20.3%	19.2%
Common Equity Tier 1 ("CET1") ratio	普通股一級資本充足率	10.7%	10.2%

*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。

II Other financial information	II. 其他財務資料	31-12-2015 Mios of EUR 歐元百萬元	30-06-2015 Mios of EUR 歐元百萬元
Total Assets	總資產	1,529,294	1,531,920
Total Liabilities	總負債	1,469,859	1,474,429
Total Customer Advances	總客戶貸款	331,071	325,942
Total Customer Deposits	總客戶存款	505,727	491,242
		2015 Mios of EUR 歐元百萬元	2014 Mios of EUR 歐元百萬元
Pre-tax Profit for the period from Jan to Dec	稅前盈利 1 月至 12 月	4,890	3,235 <i>Restated 重報</i>

Note 1: The figures presented on this page were extracted from the Consolidated Financial Statements of Credit Agricole S.A. (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)。

Exchange Rate 匯率:

EUR 1.00 = HKD 8.474566 as at 31 Dec 2015	2015 年 12 月 31 日: 1 歐元 = 8.474566 港幣
EUR 1.00 = HKD 8.658432 as at 30 Jun 2015	2015 年 6 月 30 日: 1 歐元 = 8.658432 港幣
EUR 1.00 = HKD 9.446414 as at 31 Dec 2014	2014 年 12 月 31 日: 1 歐元 = 9.446414 港幣