

东方汇理银行（中国）有限公司
资本管理信息披露
2024 年第二季度

Credit Agricole Corporate and Investment Bank (China) Limited
Capital Management Information Disclosure
2024Q2

东方汇理银行（中国）有限公司严格遵照《商业银行资本管理办法》（国家金融监督管理总局令 4 号），根据法律法规和监管要求，认真履行资本管理第三支柱信息披露义务。

Credit Agricole Corporate and Investment Bank (China) Limited refers to <Measures for the Capital Management of Commercial Banks> (NFRA No. 4) to perform Pillar 3 information disclosure.

本季度需披露的报表如下：

The statements to be disclosed for this quarter are as follows:

季度报表：KM1 关键审慎监管指标
Quarterly Report: KM1 - Key Metrics

单位：人民币千元、百分比 Unit: RMB thousand, %		2024 年第二季度 2024Q2	2024 年第一季度 2024Q1
可用资本 Available Capital			
1	核心一级资本净额 Net Common Equity Tier 1 capital	7,217,421	7,157,986
2	一级资本净额 Net Tier 1 capital	7,217,421	7,157,986
3	资本净额 Net capital	7,399,110	7,339,067
风险加权资产 Risk-weighted Assets			
4	风险加权资产 Risk-weighted assets (RWA)	27,534,504	27,571,294
资本充足率 Capital Adequacy Ratio (CAR)			
5	核心一级资本充足率 (%) Common Equity tier 1 capital adequacy ratio (%)	26.21%	25.96%
6	一级资本充足率 (%) Tier 1 capital adequacy ratio (%)	26.21%	25.96%
7	资本充足率 (%) Capital adequacy ratio (CAR) (%)	26.87%	26.62%
附加的核心一级资本充足率缓冲要求 Additional CET1 Buffer Requirements as a percentage of RWA			
8	储备资本要求 (%) Capital conservation buffer requirement (%)	2.50%	2.50%
9	逆周期资本要求 (%) Countercyclical buffer requirement (%)	不适用 N/A	不适用 N/A
10	全球系统重要性银行或国内系统重要性银行附加资本要求 (%) Bank G-SIB and/or D-SIB additional requirements (%)	不适用 N/A	不适用 N/A

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年第二季度 2024Q2	2024 年第一季度 2024Q1
11	机构特定的资本要求 (%) Total of bank CET1 specific buffer requirements (%) (8+9+10)	2.50%	2.50%
12	满足最低资本要求后的可用核心一级资本占风险加权资产的比例 (%) CET1 available after meeting the bank's minimum capital requirements (%)	18.87%	18.62%
杠杆率 Leverage Ratio			
13	调整后的表内外资产余额 Total leverage ratio exposure measure	40,394,113	36,298,823
14	杠杆率 (%) Leverage ratio (%)	17.87%	19.72%
14a	杠杆率 a (%) Leverage ratio a (%)	17.87%	19.72%
流动性覆盖率 Liquidity Coverage Ratio (LCR)			
15	合格优质流动性资产 Total high-quality liquid assets (HQLA)	不适用 N/A	不适用 N/A
16	现金净流出量 Total net cash outflow	不适用 N/A	不适用 N/A
17	流动性覆盖率 (%) Liquidity coverage ratio (%)	不适用 N/A	不适用 N/A
净稳定资金比例 Net Stable Funding Ratio (NSFR)			
18	可用稳定资金合计 Total available stable funding	不适用 N/A	不适用 N/A
19	所需稳定资金合计 Total required stable funding	不适用 N/A	不适用 N/A
20	净稳定资金比例 (%) Net stable funding ratio (%)	不适用 N/A	不适用 N/A
流动性比例 Liquidity Ratio			
21	流动性比例 (%) Liquidity ratio (%)	137.90%	103.49%

半年度报表：CC1 资本构成

Semi-annually Report: CC1 - Composition of Regulatory Capital

单位：人民币千元、百分比 Unit: RMB thousand, %		2024 年上半年 2024H1
核心一级资本 Common Equity Tier 1 Capital		
1	实收资本和资本公积可计入部分 Accruable part of paid-in capital and capital reserve	6,361,429
2	留存收益 Retained earnings	857,215
2a	盈余公积 Surplus reserve	165,141
2b	一般风险准备 General reserve	367,415
2c	未分配利润 Undistributed profit	324,659
3	累计其他综合收益 Accumulated other comprehensive income	-
4	少数股东资本可计入部分 Accruable part of minority shareholder capital	-
5	扣除前的核心一级资本 Common Equity Tier 1 capital before regulatory adjustments	7,218,644
核心一级资本：扣除项 Common Equity Tier 1 Capital: Regulatory Adjustments		
6	审慎估值调整 Prudent valuation adjustments	-
7	商誉（扣除递延税负债） Goodwill (net of associated deferred tax liabilities)	-
8	其他无形资产（土地使用权除外）（扣除递延税负债） Other intangible assets (excluded land-use right) (net of associated deferred tax liabilities)	1,152

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年上半年 2024H1
9	依赖未来盈利的由经营亏损引起的净递延税资产 Deferred tax assets (DTA) that rely on future profitability	-
10	对未按公允价值计量的项目进行现金流套期形成的储备 Cash flow hedge reserve for items not measured at fair value	-
11	损失准备缺口 Shortfall of provisions to expected losses	-
12	资产证券化销售利得 Gain on sale from asset securitization	-
13	自身信用风险变化导致其负债公允价值变化带来的未实现损益 Gains and losses due to changes in own credit risk on fair valued liabilities	72
14	确定受益类的养老金资产净额 (扣除递延税负债) Defined benefit pension fund net assets	-
15	直接或间接持有本银行的普通股 Investments in own shares	-
16	银行间或银行与其他金融机构间通过协议相互持有的核心一级资本 Reciprocal cross-holdings in CET1 capital	-
17	对未并表金融机构小额资本投资中的核心一级资本中应扣除金额 Deductible amount of non-significant investments in the common shares of unconsolidated financial institutions in CET1 capital instruments	-
18	对未并表金融机构大额资本投资中的核心一级资本中应扣除金额 Deductible amount of significant investments in the common shares of unconsolidated financial institutions in CET1 capital instruments	-
19	其他依赖于银行未来盈利的净递延税资产中应扣除金额 Other DTA items that rely on the bank's future profitability	-
20	对未并表金融机构大额资本投资中的核心一级资本和其他依赖于银行未来盈利的净递延税资产的未扣除部分超过核心一级资本 15%的应扣除金额 Amount to be deducted if the unrecognized portion of significant investments in	-

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年上半年 2024H1
	the common shares of unconsolidated financial institutions and net DTA that rely on future profitability of the bank exceeds 15% threshold of CET1 capital	
21	其中: 应在对金融机构大额资本投资中扣除的金额 Of which: significant investments in the common shares of financial institutions	-
22	其中: 应在其他依赖于银行未来盈利的净递延税资产中扣除的金额 Of which: DTA that relying on future profitability of the bank	-
23	其他应在核心一级资本中扣除的项目合计 Other items to be deducted from CET1 capital	-
24	应从其他一级资本和二级资本中扣除的未扣缺口 Adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-
25	核心一级资本扣除项总和 Total regulatory adjustments to Common Equity Tier 1 capital	1,224
26	核心一级资本净额 Net Common Equity Tier 1 capital (CET1)	7,217,421
其他一级资本 Additional Tier 1 Capital		
27	其他一级资本工具及其溢价 Directly issued qualifying additional Tier 1 capital plus related stock surplus	-
28	其中: 权益部分 Of which: classified as equity	-
29	其中: 负债部分 Of which: classified as liabilities	-
30	少数股东资本可计入部分 Accruable part of minority shareholder capital of additional Tier 1 capital	-
31	扣除前的其他一级资本 Additional Tier 1 capital before regulatory adjustments	-
其他一级资本:扣除项 Additional Tier 1 Capital: Regulatory Adjustments		
32	直接或间接持有的本银行其他一级资本 Investments in own additional Tier 1 capital	-

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年上半年 2024H1
33	银行间或银行与其他金融机构间通过协议相互持有的其他一级资本 Reciprocal cross-holdings in additional Tier 1 capital	-
34	对未并表金融机构小额资本投资中的其他一级资本中应扣除金额 Deductible amount of non-significant investments in the common shares of unconsolidated financial institutions in additional Tier 1 capital	-
35	对未并表金融机构大额资本投资中的其他一级资本中应扣除金额 Deductible amount of significant investments in the common shares of unconsolidated financial institutions in additional Tier 1 capital	-
36	其他应在其他一级资本中扣除的项目合计 Other items to be deducted from additional Tier 1 capital	-
37	应从二级资本中扣除的未扣缺口 Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-
38	其他一级资本扣除项总和 Total regulatory adjustments to additional Tier 1 capital	-
39	其他一级资本净额 Additional Tier 1 capital	-
40	一级资本净额 Net Tier 1 capital	7,217,421
二级资本 Tier 2 Capital		
41	二级资本工具及其溢价 Directly issued qualifying Tier 2 capital plus related stock surplus	-
42	少数股东资本可计入部分 Accruable part of minority shareholder capital of Tier 2 capital	-
43	超额损失准备可计入部分 Accruable part of excess loss provision	181,690
44	扣除前的二级资本 Tier 2 capital before regulatory adjustments	181,690
二级资本: 扣除项 Tier 2 Capital: Regulatory Adjustments		
45	直接或间接持有的本银行的二级资本 Investments in own Tier 2 capital	-

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年上半年 2024H1
46	银行间或银行与其他金融机构间通过协议相互持有的二级资本投资及 TLAC 非资本债务工具投资 Reciprocal cross-holdings in Tier 2 capital and TLAC non capital debt instrument investment	-
47	对未并表金融机构小额少数资本投资中的二级资本应扣除金额 Deductible amount of non-significant investments in the common shares of unconsolidated financial institutions in Tier 2 capital	-
48	对未并表金融机构大额少数资本投资中的二级资本应扣除金额 Deductible amount of significant investments in the common shares of unconsolidated financial institutions in Tier 2 capital	-
49	其他应在二级资本中扣除的项目合计 Other items to be deducted from Tier 2 Capital	-
50	二级资本扣除项总和 Total regulatory adjustments to Tier 2 capital	-
51	二级资本净额 Net Tier 2 capital	181,690
52	总资本净额 Total net capital	7,399,110
53	风险加权资产 Total risk-weighted assets (RWA)	27,534,504
资本充足率和其他各级资本要求 Capital Adequacy Ratios and Institution-specific Buffer Requirement		
54	核心一级资本充足率 Common Equity Tier 1 capital adequacy ratio	26.21%
55	一级资本充足率 Tier 1 capital adequacy ratio	26.21%
56	资本充足率 Capital adequacy ratio (CAR)	26.87%
57	其他各级资本要求 (%) Institution-specific buffer requirement (%)	2.50%
58	其中: 储备资本要求 of which: capital conservation buffer requirement	2.50%
59	其中: 逆周期资本要求 of which: countercyclical buffer requirement	不适用 N/A

单位: 人民币千元、百分比 Unit: RMB thousand, %		2024 年上半年 2024H1
60	其中: 全球系统重要性银行或国内系统重要性银行附加资本要求 of which: Bank G-SIB and/or D-SIB additional requirements	不适用 N/A
61	满足最低资本要求后的可用核心一级资本占风险加权资产的比例 (%) Common Equity Tier 1 capital (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	18.87%
我国最低监管资本要求 National Minimum Capital Requirements		
62	核心一级资本充足率 National minimum Common Equity Tier 1 capital adequacy ratio	5.00%
63	一级资本充足率 National minimum Tier 1 capital adequacy ratio	6.00%
64	资本充足率 National minimum capital adequacy ratio	8.00%
门槛扣除项中未扣除部分 Amounts Below the Thresholds for Deduction		
65	对未并表金融机构的小额资本投资中未扣除部分 Un-deducted amount of non-significant investments in the capital of other financial entities	-
66	对未并表金融机构的大额资本投资中未扣除部分 Un-deducted amount of significant investments in the common stock of financial entities	-
67	其他依赖于银行未来盈利的净递延税资产 (扣除递延税负债) Deferred tax assets that relying on future profitability of the bank (net of associated deferred tax liabilities)	79,245
可计入二级资本的超额损失准备的限额 Applicable Caps on the Inclusion of Provisions in Tier 2 Capital		
68	权重法下, 实际计提的损失准备金额 Inclusion of provision in Tier 2 in respect of exposures subject to the standardized approach	181,690

<i>单位：人民币千元、百分比</i> <i>Unit: RMB thousand, %</i>		2024 年上半年 2024H1
69	权重法下，可计入二级资本超额损失准备的数额 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the standardized approach	181,690