CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK
東方匯理銀行

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 30th JUNE 2018

主要財務資料披露聲明書
截至 2018 年 6 月 30 日止

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK
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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 30th June 2018, 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 2018 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

24th September 2018
2018 年 9 月 24 日

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK
東方匯理銀行

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 six months ended 30th Jun 截至 6 月 30 日 止 6 個月	
		2018 HK$'000 港幣千元	2017 HK$'000 港幣千元
Interest income	利息收入	1,254,360	926,036
Interest expense	利息支出	(1,170,793)	(642,059)
Net interest income	淨利息收入	83,567	283,977
Other operating income	其他營運收入		
- Gains less (losses) arising from foreign currencies operations	- 外匯買賣收益減(虧損)	699,688	(75,071)
- Gains less (losses) on securities held for trading purposes	- 持作買賣用途的證券的收益減(虧損)	(15,443)	(18,761)
- Gains less (losses) from other trading activities	- 其他買賣收益減(虧損)	(200,478)	355,956
- Fees and commission income	- 收費及佣金收入	190,354	252,387
- Fees and commission expenses	- 收費及佣金支出	(42,311)	(29,662)
- Others	- 其他	108,970	106,561
Total other operating income	其他營運收入總額	740,780	591,410
Total Operating Income	**總營運收入**	**824,347**	**875,387**
Operating expenses	營運支出		
- Staff expenses	- 職員開支	(382,807)	(374,130)
- Rental expenses	- 租金開支	(30,380)	(30,625)
- Others	- 其他開支	(156,111)	(127,813)
(Charge for) impairment allowances on loans and advances	貸款減值損失(支銷)		
- Collective	- 組合	(10,984)	-
- Individual	- 個別	(53,165)	(570)
(Charge for) of impairment allowances on other claims	其他應收款減值損失撥回		
- Collective	- 組合	(6,508)	-
- Individual	- 個別	-	-
Losses from disposal of tangible fixed assets	出售有形固定資產的虧損	10	-
Profit before taxation	**稅前盈利**	**184,402**	**342,249**
Taxation charge	稅項支出	(25,948)	(54,497)
Profit after taxation	**除稅後盈利**	**158,454**	**287,752**

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II. Balance sheet data 資產負債表資料

		30-06-2018 HK$'000 港幣千元	31-12-2017 HK$'000 港幣千元
Assets	**資產**		
Cash and balances with banks	現金及在銀行的存款	2,400,949	1,284,507
Balances due from Exchange Fund	存於外匯基金款項	326,748	299,718
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	1,594,325	3,885,810
Amounts due from overseas offices	海外總行和分行的欠款	65,237,493	43,768,364
Trade bills	貿易票據	3,182,196	4,459,677
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	4,467,976	6,252,836
Advances and other accounts (see Part III item (i))	貸款及其他帳目(見第 III 部項目(i))	102,361,111	73,314,742
Held-to-maturity securities and available-for-sale securities	持至到期證券及備供銷售證券	10,626,882	11,234,625
Tangible fixed assets	有形固定資產	25,467	27,670
Less: Impairment allowances for loans and advances	減：貸款減值準備		
- Collective	- 組合	(47,811)	-
- Individual	- 個別	(333,730)	(279,417)
Less: Impairment allowances for other claims	減：其它應收款減值準備		
- Collective	- 組合	(6,090)	-
- Individual	- 個別	(31,889)	(31,889)
Total assets	**總資產**	**189,803,627**	**144,216,643**
Liabilities	**負債**		
Deposits and balances from banks	銀行的存款及結餘	40,100,224	26,612,378
Balances due to Exchange Fund	欠外匯基金款項	4,708,260	6,723,356
Deposits from customers	客戶存款		
- Demand deposits and current accounts	- 活期存款及往來帳戶	1,185,260	871,894
- Saving deposits	- 儲蓄存款	2,705,236	2,914,252
- Time, call and notice deposits	- 定期存款及通知存款	31,371,130	28,441,904
Amount due to overseas offices	海外總行和分行的存款	49,091,796	27,149,607
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))	60,641,721	51,503,252
Total liabilities	**總負債**	**189,803,627**	**144,216,643**

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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	30-06-2018 HK$'000 港幣千元	31-12-2017 HK$'000 港幣千元
Advances to customers	客戶貸款	44,081,120	27,656,052
Advances to banks	銀行貸款	2,231,484	1,437,448
Accrued interest and other accounts	應計利息及其他帳目		
- Accrued interest	- 應計利息	109,145	115,329
- Fair value adjustment (derivatives)	- 公平值調整 (衍生工具)	55,530,026	43,715,136
- Others	- 其他帳目	409,336	390,777
		56,048,507	44,221,242
Total advances and other accounts	**總貸款及其他帳目**	**102,361,111**	**73,314,742**
Impairment allowances for loans and advances to customers	客户貸款減值準備		
- Collective	- 組合	47,811	-
- Individual	- 個別	333,730	279,417
		381,541	**279,417**
Impairment allowances made by the Head Office	由總行入帳之減值準備		
- Collective	- 組合	-	2,978
- Individual	- 個別	19,529	19,529
		19,529	**22,507**

Balances of allowances as of 31st Dec 2017 are provided in accordance with the IAS 39 requirements. Balances as of 30th Jun 2018 refer to expected credit losses following the transition to IFRS 9.

截至 2017 年 12 月 31 日的準備金乃根據國際會計準則第 39 條之要求提供。 截至 2018 年 6 月 30 日的金額是過渡至國際財務報告準則第 9 項之預期信用損失撥備。

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

		30-06-2018 HK$'000 港幣千元	30-06-2018 % of Total Advances 佔客戶貸款總額之百分比	31-12-2017 HK$'000 港幣千元	31-12-2017 % of Total Advances 佔客戶貸款總額之百分比
Gross impaired advances	減值客戶貸款	435,148	0.99%	435,122	1.57%
Individual impairment allowances	個別減值準備	333,730		279,417	

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 2018 and 31st Dec 2017, there were no impaired advances to banks.
於 2018 年 6 月 30 日及 2017 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

Advances to customers which have been overdue for:	逾期貸款總額按照下列逾期情況細分:	30-06-2018 HK$'000 港幣千元	30-06-2018 % of Total Advances 佔客戶貸款總額之百分比	31-12-2017 HK$'000 港幣千元	31-12-2017 % of Total Advances 佔客戶貸款總額之百分比
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	435,148	0.99%	435,122	1.57%
Overdue advances	逾期貸款	435,148	0.99%	435,122	1.57%
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	435,148	0.99%	435,122	1.57%
Other impaired advances to customers	其他減值客戶貸款	-	-	-	-
Gross impaired advances to customers (item (ii))	**減值客戶貸款總額 ((ii) 項)**	**435,148**	**0.99%**	**435,122**	**1.57%**
Secured overdue advances*	有抵押逾期貸款*	101,418	0.23%	101,001	0.37%
Unsecured overdue advances	無抵押逾期貸款	333,730	0.76%	334,121	1.21%
		435,148	0.99%	435,122	1.57%

* The amount represents guarantee received from bank as of 30th Jun 2018 and 31st Dec 2017.
* 於 2018 年 6 月 30 日及 2017 年 12 月 31 日此款項是來自銀行之擔保.

As at 30th Jun 2018 and 31st Dec 2017, there were no advances to banks which were overdue for more than three months.
於 2018 年 6 月 30 日及 2017 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。

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

		30-06-2018 HK$'000 港幣千元	31-12-2017 HK$'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

		30-06-2018		31-12-2017	
		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	-	-	-	-
		HK$'000 港幣千元		HK$'000 港幣千元	
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 2018 and 31st Dec 2017, there were no rescheduled advances to banks.
於 2018 年 6 月 30 日及 2017 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 2018 and 31st Dec 2017, there were no repossessed assets held.
於 2018 年 6 月 30 日及 2017 年 12 月 31 日，本銀行並無持有任何收回資產。

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:

		30-06-2018		31-12-2017	
		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	350,000	0.00%	500,000	0.00%
- Property investment	- 物業投資	2,041,216	90.26%	2,380,844	100.00%
- Financial concerns	- 金融企業	1,153,250	0.00%	1,979,241	0.00%
- Stockbrokers	- 股票經紀	-	-	-	-
- Wholesale and retail trade	- 批發及零售業	935,553	95.31%	917,185	95.59%
- Manufacturing	- 製造業	4,191,739	0.06%	2,161,359	0.13%
- Transport and transport equipment	- 運輸及運輸設備	458,000	0.00%	330,909	0.00%
- Recreational activities	- 娛樂活動	5,328	0.00%	7,983	0.00%
- Information technology	- 資訊科技	1,067,668	0.00%	641,000	0.00%
- Others	- 其他	3,014,617	27.53%	3,069,259	28.14%
		13,217,371	26.98%	11,987,780	34.40%
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	-	-	-	-
		-	-	-	-
Total loans for use in Hong Kong	在香港使用的貸款總額	13,217,371	26.98%	11,987,780	34.40%
Trade finance	貿易融資	11,872,240	0.25%	1,954,073	1.00%
Loans for use outside Hong Kong	在香港以外使用的貸款	18,991,509	4.57%	13,714,199	5.24%
TOTAL	**總額**	**44,081,120**	10.13%	**27,656,052**	17.58%

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。

		30-06-2018 HK$'000 港幣千元	31-12-2017 HK$'000 港幣千元
			Restated 重報
Developed countries	發達國家	2,543,213	1,695,567
Offshore centres	離岸中心	19,928,770	16,667,745
Developing Latin America and Caribbean	發展中的拉丁美洲和加勒比海	-	14,231
Developing Africa and Middle East	發展中的非洲和中東地區	-	35,965
Developing Asia and Pacific	發展中的亞太區國家	21,609,137	9,242,544
		44,081,120	**27,656,052**

Overdue advances by geographical areas
逾期貸款按照下列重要區域細分:

		30-06-2018 HK$'000 港幣千元	31-12-2017 HK$'000 港幣千元
Offshore centres	離岸中心	60,851	60,601
Developing Asia and Pacific	發展中的亞太區國家	374,297	374,521
		435,148	**435,122**

Gross impaired advances by geographical areas
減值客戶貸款按照下列重要區域細分:

		30-06-2018 HK$'000 港幣千元	31-12-2017 HK$'000 港幣千元
Offshore centres	離岸中心	60,851	60,601
Developing Asia and Pacific	發展中的亞太區國家	374,297	374,521
		435,148	**435,122**

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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 30th Jun 2018
截至 2018 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: Non-bank financial institutions 非銀行金融機構	Non-bank private sector 非銀行私營機構: Non-bank private sector 非銀行私營機構	TOTAL 總額
1. Offshore centres	1. 離岸中心	458	-	517	14,138	**15,113**
of which: Hong Kong	*其中香港*	*162*	-	-	*9,376*	***9,538***
2. Developing Asia and Pacific	2. 發展中的亞太區國家	8,030	18	1	21,295	**29,344**
of which: China	*其中中國*	*2,258*	*18*	-	*17,572*	***19,848***
of which: India	*其中印度*	*5,533*	-	-	*2,518*	***8,051***

As at 31st Dec 2017
截至 2017 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: Non-bank financial institutions 非銀行金融機構	Non-bank private sector 非銀行私營機構: Non-bank private sector 非銀行私營機構	TOTAL 總額
1. Developed countries	1. 發達國家	2,345	-	136	1,514	**3,995**
2. Offshore centres	2. 離岸中心	1,632	-	-	12,425	**14,057**
of which: Hong Kong	*其中香港*	*10*	-	-	*6,795*	***6,805***
3. Developing Asia and Pacific	3. 發展中的亞太區國家	6,970	18	74	9,573	**16,635**
of which: China	*其中中國*	*293*	*18*	*73*	*6,131*	***6,515***
of which: India	*其中印度*	*6,607*	-	-	*2,369*	***8,976***

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 30th Jun 2018
截至 2018 年 6 月 30 日

In millions of HK$ 港幣百萬元		USD 美元	RMB 人民幣	SGD 新加坡元	INR 印度盧比	KRW 韓幣	TWD 台幣	**TOTAL 總額**
Spot assets	現貨資產	94,682	1,916	304	-	-	-	**96,902**
Spot liabilities	現貨負債	(94,869)	(9,104)	(340)	-	-	-	**(104,313)**
Forward purchases	遠期買入	1,514,579	599,170	178,610	10,758	3,352	13,841	**2,320,310**
Forward sales	遠期賣出	(1,514,658)	(590,882)	(178,387)	(10,951)	(3,892)	(13,661)	**(2,312,431)**
Net options position	期權盤淨額	-	-	-	-	-	-	-
Net long (short) position	**淨長/(短)盤**	**(266)**	**1,100**	**187**	**(193)**	**(540)**	**180**	**468**
Net long / (short) structural position	**結構性淨長/(短)盤**	**656**	-	-	-	-	-	**656**

As at 31st Dec 2017
截至 2017 年 12 月 31 日

In millions of HK$ 港幣百萬元		USD 美元	RMB 人民幣	SGD 新加坡元	INR 印度盧比	TWD 台幣	**TOTAL 總額**
Spot assets	現貨資產	60,966	601	1,770	-	-	**63,337**
Spot liabilities	現貨負債	(62,757)	(4,834)	(40)	-	-	**(67,631)**
Forward purchases	遠期買入	1,210,641	513,652	158,832	11,267	17,047	**1,911,439**
Forward sales	遠期賣出	(1,209,951)	(507,050)	(160,252)	(11,471)	(17,259)	**(1,905,983)**
Net options position	期權盤淨額	-	-	-	-	-	-
Net long (short) position	**淨長/(短)盤**	**(1,101)**	**2,369**	**310**	**(204)**	**(212)**	**1,162**
Net long / (short) structural position	**結構性淨長/(短)盤**	**653**	-	-	-	-	**653**

The net options position as at 30th Jun 2018 and 31st Dec 2017 are calculated using the delta equivalent approach (as in reporting the Return of Interest Rate Risk Exposures, Form MA(BS)12).
於 2018 年 6 月 30 日及 2017 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 2018 and 31st Dec 2017, the net structural foreign exchange position is arising from investment in a subsidiary company.
於 2018 年 6 月 30 日及 2017 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滙持倉。

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 2018 截至 2018 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	20,114	2,839	**22,953**
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	145	118	**263**
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	3,952	544	**4,496**
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	3,137	230	**3,367**
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	-	4,671	**4,671**
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	284	634	**918**
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.	**TOTAL 總額**	**27,632**	**9,036**	**36,668**
9.	Total assets after provisions 扣除撥備後總資產	189,804		
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	14.56%		

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 2017 截至 2017 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	9,001	6,303	**15,304**
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	98	19	**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	305	2,748	**3,053**
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	1,134	**1,720**
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	-	44	**44**
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	268	707	**975**
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.	**TOTAL 總額**	**10,258**	**10,955**	**21,213**
9.	Total assets after provisions 扣除撥備後總資產	144,217		
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	7.11%		

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

		30-06-2018 HK$'000 港幣千元	31-12-2017 HK$'000 港幣千元
Fair value adjustment (derivatives instruments)	公平值調整 (衍生工具)	54,764,696	43,063,110
Short position of Exchange Fund Bills and Notes	外匯基金票據及債券的淨短盤	4,078,021	5,849,810
Accounts payable - Securities	應付帳項 - 證券交易	24,491	24,001
Others	其它	1,774,513	2,566,331
		60,641,721	**51,503,252**

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

		30-06-2018 HK$'000 港幣千元	31-12-2017 HK$'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	2,730,762	9,073,331
Transaction-related contingencies	與交易有關的或然項目	3,506,851	3,595,940
Trade-related contingencies	與貿易有關的或然項目	1,205,362	2,359,202
Other commitments	其他承擔	41,435,994	42,888,408
Others (loan commitments)	其他 (貸款協議)	52,379,451	26,478,501
		101,258,420	**84,395,382**
(ii) Derivativies (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)	3,368,469,488	2,676,860,198
Interest rate contracts	利率合約	3,086,166,100	2,608,684,545
Others	其他	4,000	4,000
		6,454,639,588	**5,285,548,743**
Fair value of derivatives (Note 4)	公平值 (附註 4)		
Exchange rate contracts	匯率合約	38,251,305	27,788,275
Interest rate contracts	利率合約	17,279,021	15,973,234
Others	其他	-	-
		55,530,326	**43,761,509**
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)	**7,964,048**	**7,440,786**

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。

V. Liquidity 流動資金

The Branch complies with the minimum requirement of Liquidity Maintenance Ratio ("LMR") and Core Funding Ratio ("CFR") in accordance with the Banking (Liquidity) Rules issued by the Hong Kong Monetary Authority ("HKMA").
本分行根據由香港金融管理局頒布之《銀行業（流動性）規則》，符合流動性維持比率及核心資金比率之最低要求。

	For the quarter ended 季度結算至		For the period from Jan to Jun 該年由1月至6月之結算
	30-06-2018	31-03-2018	2017
Average LMR 平均流動性維持資金比率	73.07%	69.61%	65.57%
Average CFR 平均核心資金比率	144.49%	153.40%	-

The average LMR and CFR are calculated as the simple average of each month's average corresponding ratio for the period.
平均流動性維持比率及核心資金比率是根據該時期每個月的相關平均比率的簡單平均數計算。

Liquidity Risk Management

Liquidity risk is the risk that a financial institution becomes unable to meet its financial obligations as and when they fall due. Credit Agricole CIB Group (covering its Head Office in France and its international network like Hong Kong Branch) could be exposed to the risk of not having sufficient funds to honor its commitments. The risks could for example be realized in events like a mass withdrawal of customer or investor deposits, during a confidence crisis or even a general liquidity crisis in the market (access to interbank, monetary and bond markets).

The Group has devised and implemented liquidity risk management framework, managed at group level and at local level, which relies on five liquidity centers worldwide, amongst which Hong Kong Branch is one of them. Liquidity risk is managed through maintaining liquidity reserves, organizing its funding activities (e.g. limitation on short-term funding, staggered scheduling of long-term funding, diversifying sources of funding) and balanced growth in the assets and liabilities of its balance sheet. A set of limits, indicators and procedures are used to ensure liquidity risks are identified and followed up on timely basis. In addition, the internal approach incorporates compliance with all local regulations on liquidity.

Liquidity Risk Management Governance in Credit Agricole CIB Hong Kong Branch ("CA-CIB HK")

Assets & Liabilities Management Committee ("ALCO")

CA-CIB HK ALCO is responsible for the oversight of liquidity risk, including:
- review and supervise on the liquidity risk tolerance and other limits on liquidity gaps, including stress testing
- review the funding requirement and the market conditions and advise for any actions
- review and comment on liquidity reports (monthly and/or quarterly), including liquidity ratios (local/HO), liquidity gap analysis and liquidity cost invoicing
- review and monitor the execution of liquidity risk management policies and procedures

CA-CIB HK ALCO meets at least quarterly and it is chaired by CA-CIB HK Senior Country Officer with permanent members, including Chief Operating Officer, Head of Global Market Division, Chief Risk Officer, Head of Market Risk, Chief Financial Officer, Treasurer as well as Head of ALM.

Similar to the organization at Group level, responsibilities for liquidity risk management in CA-CIB HK are spread across several departments.

Finance – ALM Department (Note 1)

- responsible for medium-long term (MLT) refinancing management
- ensure proper management of balance sheets from commercial business lines (i.e. interest rate, foreign exchange, liquidity and solvency risks in coordination with Risk and Finance department)
- reporting of monthly liquidity situation to the Liquidity Risk Committee ("LRC") and Sourcing Committee
- compliance with local and global regulations in coordination with other functions such as Compliance, Treasury and Finance departments

Note 1 - CA-CIB HK, being one of the five liquidity centers of the Group, has a regional ALM Department. It is based in HK and overseeing all Asian entities for ensuring compliance of Group ALM principles. It also steers the Regional LRC and Sourcing Committee.

Finance – Treasury Department

- responsible for the operational management of short-term liquidity refinancing under the delegation from ALCO
- funding for other business lines with optimize cost of liquidity
- maintain adequate liquidity buffers (both normal and stress scenario)
- ensure compliance of short-term regulatory ratio and internal targets

Risk Department

- monitor and ensure compliance of internal limits and other indicators (normal and stressed)
- independent validation of methodologies to be adopted for models / tools with respect to limits / indicators

Liquidity Risk Monitoring in CA-CIB HK

Liquidity Risk Oversight

- CA-CIB HK has established adequate governance to ensure compliance of regulatory liquidity ratios / indicators (e.g. daily LMR being communicated to the senior management)

Internal Stress Tests

- determine the liquidity gap arising from exceptional but plausible crisis scenarios, covering firm-specific (idiosyncratic), market-wide (systemic) and a combinaton of both (global), each under different time horizons
- ensure the gaps are covered for different time horizons, by means of liquidity buffers or actions to reduce the balance sheet.

Contingency Funding Plan ("CFP")

- define a framework on how a funding emergency, whether local or global, would be identified, communicated, managed under pre-established governance
- Liquidity Crisis Committee is called to address the emergency issue (follow the CFP governance)
- cover as well the Recovery Plan which defined the governance, triggers, decision process and action plan

Early Warning Indicators (EWIs) Dashboard

- being a visual aid to provide context for / focus attention on various data points relative to the Branch's liquidity status, which do not represent limits / targets (unless specified)
- covering Credit Agricole Group's ratings, internal liquidity benchmarks, market status, regulatory and stress tests
- being reported daily by ALM Department to Finance, Treasury and Risk department, and also senior management on weekly basis

Funding Dashboard

- indicators relevant to ongoing liquidity risk management, covering some of the EWIs indicated above, as well as balance sheet evolution analysis, commercial assets oversight, customer resources, MLT gap and OBS exposures

流動資金風險管理

流動資金風險是指金融機構無法及時履行到期財務義務的風險。東方匯理銀行集團（涵蓋法國總部及包括香港分行在內等全球分行網絡）可能面臨在沒有足夠流動資金下而無履行其財務承諾的風險。例如，當市場 (包括銀行同業市場，貨幣市場以及債券市場) 出現信心危機或整體流動資金危機情況下，令客戶或投資者大量撤回存款。

本集團設計並已實施流動資金風險管理制度，從集團及地區性層面進行管理；此有賴於全球五個流動資金中心(包括香港分行在內)。 流動資金風險管理透過維持流動資金儲備，整理其融資活動（如限制短期融資、安排交錯期的長期融資及分散資金來源等）以及管理資產和負債的均衡增長。 採用一套限額、指標和程序以確保流動資金風險得以識別並及時跟進。此外，內部政策方面還包括遵守本地有關流動資金的所有監管規則。

東方匯理銀行香港分行（"本分行"）的流動資金風險管理管治制度

資產負債管理委員會

本分行的資產負債管理委員會負責監督流動資金風險，包括：

- 檢討及監管流動資金風險之承受能力及流動資金缺口限額，包括壓力測試
- 檢討資金需求和市場狀況，並建議任何相關應變措施
- 檢討及評論流動資金報告（包括月度及/或季度），報告包括流動資金比率，分析流動資金缺口及流動資金成本內部訂價
- 檢討及監察流動資金風險管理政策及程序之執行狀況

本分行資產負債管理委員會最少於每季度召開一次會議，由本分行行政總裁擔任主席，及一眾成員包括：首席營運總監、環球資本市場主管、首席風險總監、市場風險主管、財務總監、司庫以及資產負債管理部主管等。

按集團架構，相關負責管理之部門如下：

財務-資產負債管理部（附註 1）

- 負責中長期再融資管理
- 確保妥善管理商業業務的資產負債（包括與風險部及財務部協調有關利率、外匯、流動資金和償債能力之風險）
- 向流動資金風險委員會及資金委員會提交流動資金狀況月度報告
- 與合規、財務及庫務等部門協調，遵守本地及全球之監管規則

附註 1: 本分行是本集團五個流動資金中心之一，設有區域資產負債管理部門。此部門以香港為基地，監察集團所有亞洲分行，以確保遵守集團的資產負債管理規則。並向區域流動資金風險委員會及區域資金委員會作出指導。

財務-庫務部

- 負責管理運作由資產負債管理委員會建議之短期流動資金再融資
- 為其他業務部門提供資金，優化流動資金成本
- 維持充足的流動資金緩衝（正常及壓力情況）
- 確保遵守短期監管比率及內部目標

風險部

- 監察並確保遵守內部限額及其他指標（正常及壓力情況）
- 獨立審核制定相關限額/指標方面所採用之方法

本分行之流動資金風險監控

流動資金風險監察

- 本分行已建立充足的管治及制度，以確保符合流動資金比率/指標之監管（例如：每日向高級管理層匯報流動性維持資金比率）

內部壓力測試

- 確定由特殊但合理之不同不利環境下(分別涵蓋機構特有的，市場整體的及兩者結合)而引致的流動資金缺口
- 通過流動資金緩衝或作出之減少資產負債行動，確保在不同時間範圍內恢復充足流動資金

應急融資計劃

- 根據已建立的管治制度，用於確保如何為本地或全球緊急狀況提供資金
- 按程序召集流動資金危機委員會解決緊急狀況
- 覆蓋恢復計劃，涵蓋管治架構、啟動條件、決策過程及行動計劃

預警指標報告板

- 用作輔助監察流動資金狀況，集中分析指標
- 涵蓋集團母公司之評級，內部流動資金基準、市場狀況、監管及壓力測試
- 資產負債管理部每日向財務部、庫務部及風險部，及每週向高級管理層提交有關報告

資金報告板

- 監察持續流動資金風險管理相關的指標，涵蓋部分預警指標 ，以及資產負債演變狀況、商業資產監察、客戶存款、中長期資金缺口和資產負債表外風險承擔等

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 30th Jun 2018
以下所載資料乃根據最新近截至 2018 年 6 月 30 日之綜合帳目。

I. Capital and international solvency ratio*	**I. 資本及資本充足比率***	**30-06-2018 Mios of EUR 歐元百萬元**	**31-12-2017 Mios of EUR 歐元百萬元**
Aggregate Amount of Shareholder's Funds	綜合股東資金總額	63,600	64,706
Total Capital Ratio (Phased-in)	總資本充足比率(分階段實施)	17.7%	18.3%
Common Equity Tier 1 ("CET1") ratio	普通股一級資本充足率	11.4%	11.7%

*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**	**30-06-2018 Mios of EUR 歐元百萬元**	**31-12-2017 Mios of EUR 歐元百萬元**
Total Assets	總資產	1,603,000	1,550,283
Total Liabilities	總負債	1,539,400	1,485,577
Total Customer Advances	總客戶貸款	358,400	360,079
Total Customer Deposits	總客戶存款	568,200	550,746
		2018 Mios of EUR 歐元百萬元	**2017 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	3,450	3,063

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 滙率:

EUR 1.00 = HKD 9.125393 as at 30 Jun 2018 　 2018 年 6 月 30 日 : 1 歐元 = 9.125393 港幣
EUR 1.00 = HKD 9.347733 as at 31 Dec 2017 　 2017 年 12 月 31 日 : 1 歐元 = 9.347733 港幣
EUR 1.00 = HKD 8.908417 as at 30 Jun 2017 　 2017 年 6 月 30 日 : 1 歐元 = 8.908417 港幣