

**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 2023**

**主要財務資料披露聲明書
截至 2023 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 2023, 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 2023 年 12 月 31 日止之主要財務資料披露聲明書。



Edouard O'Neill
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

30th April 2024

2024 年 4 月 30 日

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Section A – Hong Kong Branch Information

甲部 – 香港分行資料

I. Profit and loss information 損益表資料

		For the year ended 31 st Dec	
		截至 12 月 31 日止 12 個月止	
		2023 HK\$'000 港幣千元	2022 HK\$'000 港幣千元
Interest income	利息收入	6,312,780	3,597,377
Interest expense	利息支出	(6,244,513)	(3,149,203)
Net interest income	淨利息收入	68,267	448,174
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)	2,412,041	4,078,008
- Gains less (losses) on securities held for trading purposes	- 持作買賣用途的證券的收益減(虧損)	11,724	19,680
- Gains less (losses) from other trading activities	- 其他買賣收益減(虧損)	(296,722)	(2,411,764)
- Fees and commission income	- 收費及佣金收入	493,201	610,815
- Fees and commission expenses	- 收費及佣金支出	(204,359)	(158,391)
- Others	- 其他	264,956	238,627
Total other operating income	其他營運收入總額	2,680,841	2,376,975
Total Operating Income	總營運收入	2,749,108	2,825,149
Operating expenses	營運支出		
- Staff expenses	- 職員開支	(1,001,289)	(993,125)
- Rental expenses	- 租金開支	(64,564)	(68,367)
- Others	- 其他開支	(394,550)	(380,964)
Net Write Back (Charge) for impairment allowances on loans and advances	貸款減值損失撥回(支銷)		
- Collective	- 組合	86,645	(75,257)
- Specific	- 特定	(97,285)	(241)
Net Write Back (Charge) for impairment allowances on other claims	其他應收款減值損失撥回(支銷)		
- Collective	- 組合	1,450	(9,582)
- Specific	- 特定	-	-
Profit / (Loss) from disposal of tangible fixed assets	出售有形固定資產的收益 / (虧損)	-	47
Profit before taxation	稅前盈利	1,279,515	1,297,660
Taxation charge	稅項支出	(208,423)	(205,978)
Profit after taxation	除稅後盈利	1,071,092	1,091,682

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II. Balance sheet data

資產負債表資料

		31-12-2023 HK\$'000 港幣千元	30-06-2023 HK\$'000 港幣千元
Assets	資產		
Cash and balances with banks	現金及在銀行的存款	854,031	10,939,867
Balances due from Exchange Fund	存於外匯基金款項	83,467	33,057
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	959,083	683,287
Amounts due from overseas offices	海外總行和分行的欠款	36,766,430	41,528,596
Trade bills	貿易票據	173,700	6,095
Certificates of deposit held	持有的存款證	-	-
Securities held for trading purpose	持作買賣用途的交易證券	4,124,265	3,476,569
Advances and other accounts (see Part III item (i))	貸款及其他帳目(見第 III 部 項目(i))	150,706,736	190,921,862
Investment securities	投資証券	22,900,037	22,716,097
Other investments	其他投資	689,158	673,745
Property, plant and equipment and investment properties	物業、廠房與設備及投資物業	350,050	375,854
Less: Impairment allowances for loans and advances	減：貸款減值準備		
- Collective	- 組合	(101,980)	(160,509)
- Specific	- 特定	(161,776)	(250,393)
Less: Impairment allowances for other claims	減：其它應收款減值準備		
- Collective	- 組合	(35,746)	(39,511)
- Specific	- 特定	(31,889)	(37,967)
Total assets	總資產	217,275,566	270,866,649
Liabilities	負債		
Deposits and balances from banks	銀行的存款及結餘	18,286,814	8,169,431
Balances due to Exchange Fund	欠外匯基金款項	6,031,515	8,580,704
Deposits from customers	客戶存款		
- Demand deposits and current accounts	- 活期存款及往來帳戶	1,830,454	893,102
- Saving deposits	- 儲蓄存款	13,186,080	4,798,539
- Time, call and notice deposits	- 定期存款及通知存款	43,724,083	41,285,897
Amount due to overseas offices	海外總行和分行的存款	35,371,857	75,852,260
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))	98,844,763	131,286,716
Total liabilities	總負債	217,275,566	270,866,649

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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	31-12-2023 HK\$'000 港幣千元	30-06-2023 HK\$'000 港幣千元
Advances to customers	客戶貸款	56,589,550	62,597,537
Advances to banks	銀行貸款	904,027	901,258
Accrued interest and other accounts	應計利息及其他帳目		
- Accrued interest	- 應計利息	352,815	384,672
- Fair value adjustment (derivatives)	- 公平值調整 (衍生工具)	91,087,387	125,268,979
- Accounts receivables - Securities	- 應收帳項 - 證券交易	-	647,200
- Others	- 其他帳目	1,772,957	1,122,216
		<u>93,213,159</u>	<u>127,423,067</u>
Total advances and other accounts	總貸款及其他帳目	<u>150,706,736</u>	<u>190,921,862</u>
Impairment allowances made by the Head Office	由總行入帳之減值準備		
- Collective	- 組合	-	-
- Specific	- 特定	19,529	19,529
		<u>19,529</u>	<u>19,529</u>

Balances of impairment allowances as of 31st Dec 2023 and as of 30th Jun 2023 refer to expected credit losses following the transition to IFRS 9.

截至 2023 年 12 月 31 日及 2023 年 6 月 30 日的減值準備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

		31-12-2023		30-06-2023	
		HKS'000 港幣千元	% of Total Advances 佔客戶貸 款總額之	HKS'000 港幣千元	% of Total Advances 佔客戶貸 款總額之
Gross impaired advances	減值客戶貸款	279,592	0.49%	391,179	0.62%
Fair value of collateral in respect of impaired advances	減值客戶貸款有抵押部分的抵押品市場價值	117,269		124,636	
Collective impairment allowances	組合減值準備	-		-	
Specific impairment allowances	特定減值準備	161,776		250,393	

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 2023 and 30th Jun 2023, there were no impaired advances to banks.

於 2023 年 12 月 31 日及 2023 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

		31-12-2023		30-06-2023	
		HKS'000 港幣千元	% of Total Advances 佔客戶貸 款總額之 百分比	HKS'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	-	-	-	-
One year or less but over six months	六個月以上至一年	-	-	-	-
Over one year	一年以上	161,536	0.29%	162,018	0.26%
Total overdue advances to customers	逾期客戶貸款總額	161,536	0.29%	162,018	0.26%
Fair value of collateral in respect of overdue advances to customers	逾期客戶貸款有抵押部分的抵押品市場價值	-		-	
Specific impairment allowance in respect of overdue advances to customers	逾期客戶貸款特定減值準備	161,536		162,018	

As at 31st Dec 2023 and 30th Jun 2023, there were no advances to banks which were overdue for more than three months.

於 2023 年 12 月 31 日及 2023 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。

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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**

		31-12-2023 HK\$'000 港幣千元	30-06-2023 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**

		31-12-2023		30-06-2023	
		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 2023 and 30th Jun 2023, there were no rescheduled advances to banks.
於 2023 年 12 月 31 日及 2023 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 2023 and 30th Jun 2023, there were no repossessed assets held.
於 2023 年 12 月 31 日及 2023 年 6 月 30 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:

		31-12-2023		30-06-2023	
		HKS'000	% of secured advances	HKS'000	% of secured advances
		港幣千元	抵押品 覆蓋率	港幣千元	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	754,275	26.07%	1,892,500	47.56%
- Property investment	- 物業投資	3,379,099	76.92%	3,522,339	72.18%
- Financial concerns	- 金融企業	3,075,926	9.15%	3,727,942	7.43%
- Stockbrokers	- 股票經紀	-	-	-	-
- Wholesale and retail trade	- 批發及零售業	628,274	73.99%	672,389	66.92%
- Manufacturing	- 製造業	2,365,607	59.77%	3,078,223	61.87%
- Electricity and gas	- 電力和天然氣	1,560,975	0.00%	2,419,524	0.00%
- Transport and transport equipment	- 運輸及運輸設備	150,000	0.00%	450,000	0.00%
- Recreational activities	- 娛樂活動	3,177	0.00%	2,906	0.00%
- Information technology	- 資訊科技	1,128,698	29.74%	1,483,009	0.00%
- Civil engineering works	- 土木工程	200,000	0.00%	-	-
- Others	- 其他	8,058,457	21.66%	8,698,511	11.75%
		21,304,488	33.03%	25,947,343	27.35%
Individuals	個人				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor scheme	- 為購買居者有其屋計劃、私人機構參建居屋計劃、租者置其屋計劃或其各別的繼承	-	-	-	-
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	-	-	-	-
- Credit card advances	- 信用卡放款	-	-	-	-
- Others	- 其他	-	-	-	-
		-	-	-	-
Total loans for use in Hong Kong	在香港使用的貸款總額	21,304,488	33.03%	25,947,343	27.35%
Trade finance	貿易融資	1,721,959	15.21%	2,115,970	15.89%
Loans for use outside Hong Kong	在香港以外使用的貸款	33,563,103	12.64%	34,534,224	14.72%
TOTAL	總額	56,589,550	20.39%	62,597,537	19.99%

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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。

		31-12-2023 HK\$'000 港幣千元	30-06-2023 HK\$'000 港幣千元
Developed countries	發達國家	6,182,654	6,229,115
Offshore centres	離岸中心	27,172,630	27,781,096
Developing Europe	發展中的歐洲國家	-	-
Developing Latin America and Caribbean	發展中的拉丁美洲和加勒比海國家	-	-
Developing Asia and Pacific	發展中的亞太區國家	23,234,266	28,587,326
		<u>56,589,550</u>	<u>62,597,537</u>

Overdue advances by geographical areas

逾期貸款按照下列重要區域細分:

		31-12-2023 HK\$'000 港幣千元	30-06-2023 HK\$'000 港幣千元
Offshore centres	離岸中心	161,536	162,018
Developing Asia and Pacific	發展中的亞太區國家	-	-
		<u>161,536</u>	<u>162,018</u>

Gross impaired advances by geographical areas

減值客戶貸款按照下列重要區域細分:

		31-12-2023 HK\$'000 港幣千元	30-06-2023 HK\$'000 港幣千元
Developed countries	發達國家	68,875	176,890
Offshore centres	離岸中心	161,536	162,018
Developing Latin America and Caribbean	發展中的拉丁美洲和加勒比海國家	-	-
Developing Asia and Pacific	發展中的亞太區國家	49,181	52,271
		<u>279,592</u>	<u>391,179</u>

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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 31st Dec 2023

截至 2023 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. Developed countries <i>of which: Japan</i>	1. 發達國家 <i>其中日本</i>	915 <i>31</i>	10,515 <i>10,121</i>	875 <i>1</i>	4,716 <i>65</i>	17,021 10,218
2. Offshore centres <i>of which: Hong Kong</i> <i>of which: Cayman Islands</i>	2. 離岸中心 <i>其中香港</i> <i>其中開曼群島</i>	421 <i>42</i> <i>-</i>	704 <i>-</i> <i>-</i>	741 <i>741</i> <i>-</i>	21,900 <i>8,453</i> <i>11,102</i>	23,766 9,236 11,102
3. Developing Asia and Pacific <i>of which: China</i>	3. 發展中的亞太區國家 <i>其中中國</i>	2,577 <i>907</i>	4,781 <i>4,781</i>	828 <i>-</i>	23,204 <i>15,542</i>	31,390 21,230

As at 30th Jun 2023

截至 2023 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 <i>of which: France</i>	1. 發達國家 <i>其中法國</i>	11,042 <i>10,416</i>	8,321 <i>-</i>	880 <i>-</i>	4,532 <i>218</i>	24,775 10,634
2. Offshore centres <i>of which: Hong Kong</i> <i>of which: Cayman Islands</i>	2. 離岸中心 <i>其中香港</i> <i>其中開曼群島</i>	361 <i>6</i> <i>-</i>	698 <i>-</i> <i>-</i>	642 <i>642</i> <i>-</i>	19,691 <i>8,195</i> <i>8,621</i>	21,392 8,843 8,621
3. Developing Asia and Pacific <i>of which: China</i>	3. 發展中的亞太區國家 <i>其中中國</i>	1,756 <i>553</i>	3,751 <i>3,751</i>	830 <i>-</i>	30,693 <i>21,177</i>	37,030 25,481

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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.

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 2023

截至 2023 年 12 月 31 日

In millions of HK\$ 港幣百萬元	USD 美元	GBP 英鎊	JPY 日元	EUR 歐元	RMB 人民幣	AUD 澳元	SGD 新加坡元	IDR 印尼盾	INR 印度盧比	THB 泰銖	KRW* 韓幣	TWD 新台幣	TOTAL 總額
Spot assets 現貨資產	58,894	726	17,192	20,288	5,600	935	13	-	-	23	-	-	103,671
Spot liabilities 現貨負債	(77,178)	(2,549)	(127)	(8,417)	(6,229)	(74)	(283)	-	-	(2)	-	-	(94,859)
Forward purchases 遠期買入	3,001,408	42,530	62,812	225,384	1,396,530	40,894	266,057	1,310	47,421	81,724	3,583	19,561	5,189,214
Forward sales 遠期賣出	(2,983,882)	(40,648)	(79,926)	(237,939)	(1,394,604)	(41,718)	(265,446)	(1,291)	(47,521)	(81,714)	(3,581)	(19,675)	(5,197,945)
Net options position 期權盤淨額	-	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position 淨長/(短)盤	(758)	59	(49)	(684)	1,297	37	341	19	(100)	31	2	(114)	81
Net long structural position 結構性淨長盤	653	-	-	-	-	-	-	-	-	-	-	-	653

As at 30th Jun 2023

截至 2023 年 6 月 30 日

In millions of HK\$ 港幣百萬元	USD 美元	GBP* 英鎊	JPY* 日元	EUR 歐元	RMB 人民幣	AUD* 澳元	SGD 新加坡元	IDR* 印尼盾	INR 印度盧比	THB* 泰銖	KRW 韓幣	TWD* 新台幣	TOTAL 總額
Spot assets 現貨資產	79,940	730	10,471	23,439	4,505	718	15	-	-	40	-	-	119,858
Spot liabilities 現貨負債	(97,983)	(1,698)	(934)	(7,184)	(8,900)	(489)	(277)	-	-	(2)	-	-	(117,467)
Forward purchases 遠期買入	2,710,571	58,214	66,324	232,481	1,193,052	37,123	312,549	896	25,005	40,653	2,195	21,979	4,701,042
Forward sales 遠期賣出	(2,696,128)	(57,223)	(75,838)	(249,600)	(1,186,333)	(37,321)	(311,804)	(902)	(25,246)	(40,696)	(2,578)	(21,882)	(4,705,551)
Net options position 期權盤淨額	-	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position 淨長/(短)盤	(3,600)	23	23	(864)	2,324	31	483	(6)	(241)	(5)	(383)	97	(2,118)
Net long structural position 結構性淨長盤	655	-	-	-	-	-	-	-	-	-	-	-	655

The net options position as at 31st Dec 2023 and 30th Jun 2023 are calculated using the delta equivalent approach (as in reporting the Return of Interest Rate Risk Exposures, Form MA(BS)12).

於 2023 年 12 月 31 日及 2023 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 2023 and 30th Jun 2023, the net structural foreign exchange position is arising from investment in a subsidiary company.

於 2023 年 12 月 31 日及 2023 年 6 月 30 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。

* The foreign currency which constitutes less than 10% of the total net position in all foreign currencies is presented for comparative purpose.

佔全部外幣淨盤總額 10%以下的外幣列示是以用作比較。

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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 2023 截至 2023 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	8,792	7,205	15,997
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	5,771	997	6,768
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	5,457	2,175	7,632
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	1,191	498	1,689
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	3,029	715	3,744
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	1,055	2,278	3,333
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被認為國內非銀行類客戶風險	-	-	-
8. TOTAL 總額	25,295	13,868	39,163
9. Total assets after provisions 扣除撥備後總資產	217,276		
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	11.64%		

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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 2023 截至 2023 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	11,616	5,237	16,853
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	5,120	973	6,093
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	6,589	1,742	8,331
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	1,370	466	1,836
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	4,603	908	5,511
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	1,055	4,122	5,177
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被認為國內非銀行類客戶風險	-	-	-
8. TOTAL 總額	30,353	13,448	43,801
9. Total assets after provisions 扣除撥備後總資產	270,867		
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	11.21%		

(xi) Liabilities - Other accounts and provisions

負債 - 其他帳目及準備金:

		31-12-2023 HK\$'000 港幣千元	30-06-2023 HK\$'000 港幣千元
Fair value adjustment (derivatives instruments)	公平值調整 (衍生工具)	93,506,614	124,330,776
Short position of Exchange Fund Bills and Notes	外匯基金票據及債券的淨短盤	1,474,710	1,261,192
Accounts payable - Securities	應付帳項 - 證券交易	-	1,458,688
Others	其它	3,863,439	4,236,060
		98,844,763	131,286,716

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

		31-12-2023 HK\$'000 港幣千元	30-06-2023 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	5,875,742	3,640,226
Transaction-related contingencies	與交易有關的或然項目	11,359,424	11,976,036
Trade-related contingencies	與貿易有關的或然項目	3,129,292	3,615,191
Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
Other commitments	其他承擔	74,913,331	82,543,525
Others (loan commitments)	其他 (貸款協議)	198,586	475,366
		<u>95,476,375</u>	<u>102,250,344</u>
(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)	6,394,369,740	5,829,082,735
Interest rate contracts	利率合約	5,343,479,139	5,312,576,002
Others	其他	4,000	4,000
		<u>11,737,852,879</u>	<u>11,141,662,737</u>
	總公平值 (計及淨額結算安排之影響) (附註 4)		
Total fair value of derivatives (Note 4)			
Exchange rate contracts	匯率合約	(459,405)	4,182,284
Interest rate contracts	利率合約	(1,878,491)	(3,169,632)
Others	其他	-	-
		<u>(2,337,896)</u>	<u>1,012,652</u>
- Of which the amount of fair value of derivatives with netting agreement	- 其中，以淨額結算安排的衍生金融工具的公平價值	<u>(2,344,316)</u>	<u>1,183,553</u>

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 total fair value of contract represent the mark-to-market of all contracts (including non-trading contracts) with taking into account the effect of netting agreement.

附註 4: 總公平值指重訂按市價估值，其價值為所有合約成本，並已計及淨額結算安排之影響。

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V. Liquidity Information 流動資金資料

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 31-12-2023	For the quarter ended 季度結算至 31-12-2022
Average LMR 平均流動性維持資金比率	60.21%	64.36%
Average CFR 平均核心資金比率	198.62%	157.09%

The average LMR and CFR are calculated as the arithmetic mean 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。

On and off-balance sheet by maturity buckets and liquidity gaps as of 31st Dec 2023.*

於 2023 年 12 月 31 日資產負債表以及資產負債表以外之到期日及流動資金缺口分析*。

In HK\$ Millions 港幣百萬元	Up to 1 year 一年內	Over 1 year 一年以上	Total 總額
Total on-balance sheet assets 總資產	527,350	866,974	1,394,324
Total on-balance sheet liabilities 總負債	548,625	844,350	1,392,975
Net liquidity gap of on-balance sheet 資產負債表之淨流動資金缺口	(21,275)	22,624	1,349
Net liquidity gap of off-balance sheet 資產負債表以外之淨流動資金缺口	(8,231)	(11,345)	(19,576)

The net liquidity gap of on-balance sheet items within one month at end of December 2023 was +HK\$ 5,648 M.

於 2023 年 12 月 31 日一個月內資產負債表之淨流動資金缺口之金額是正數港幣 5,648 百萬元。

Concentration limits on collateral pools and sources of funding (both products and counterparties) as at 31st Dec 2023*.

本行於 2023 年 12 月 31 日之抵押品池及資金來源（以產品及對手方計）的集中限額*。

	Total amount 總額 In HK\$ Millions 港幣百萬元	As a percentage of total liabilities 佔總負債之百分比
Deposits from customers 客戶存款	84,664	39%
Funding from connected banks 資金來自關聯銀行	36,280	17%
Funding from banks 資金來自銀行同業	18,157	8%

No concentration limits on collateral pools, therefore, no disclosure.

抵押品池沒有過度的集中限額。

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On and off-balance sheet by maturity buckets and liquidity gaps as of 31st Dec 2022.*
於 2022 年 12 月 31 日資產負債表以及資產負債表以外之到期日及流動資金缺口分析*。

In HK\$ Millions 港幣百萬元	Up to 1 year 一年內	Over 1 year 一年以上 <i>Restated</i> 重報	Total 總額
Total on-balance sheet assets 總資產	507,694	879,080	1,386,774
Total on-balance sheet liabilities 總負債	527,312	855,697	1,383,009
Net liquidity gap of on-balance sheet 資產負債表之淨流動資金缺口	(19,618)	23,382	3,764
Net liquidity gap of off-balance sheet 資產負債表以外之淨流動資金缺口	(16,157)	(16,560)	(32,717)

The net liquidity gap of on-balance sheet items within one month at end of December 2022 was +HK\$ 8,439 M.
於 2022 年 12 月 31 日一個月內資產負債表之淨流動資金缺口之金額是正數港幣 8,439 百萬元。

Concentration limits on collateral pools and sources of funding (both products and counterparties) as at 31st Dec 2022*.

本行於 2022 年 12 月 31 日之抵押品池及資金來源 (以產品及對手方計) 的集中限額*。

	Total amount 總額 In HK\$ Millions 港幣百萬元	As a percentage of total liabilities 佔總負債之百分比
Deposits from customers 客戶存款	61,378	25%
Funding from connected banks 資金來自關聯銀行	53,257	22%
Funding from banks 資金來自銀行同業	10,868	4%

No concentration limits on collateral pools, therefore, no disclosure.
抵押品池沒有過度的集中限額。

* Extraction from the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23). 資料源自香港金融管理局流動性監察工具申報表(表格 MA(BS)23).

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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 four treasury hubs 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 Chief Executive 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. Business lines under Financing activities are represented by Chief Executive Officer. The permanent members of ALCO cover all the major business lines / relevant support functions, making sure the policies concerning ALM and financial management are discussed, and decisions and/or practices are communicated.

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 Regional Assets & Liabilities Management Committee (“Regional ALCO”)
- 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 four treasury hubs 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 Regional ALCO.

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

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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 combination 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.
- establish the estimation of regulatory liquidity ratios in normal and stress scenarios.
- Intraday liquidity stress tests applying the three stress scenario for the main currencies, to assess if our HQLA portfolio and funding line is sufficient to cover the maximum intraday stressed outflow.

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 Finance to ALM Department, Treasury, Risk Department and senior management

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.
- Treasury Department will monitor the short term funding needs, whereby different sources like CD program, deposits from central banks or corporate clients, etc can be accessed. As for MLT funding, the strategy and targets are defined at Head Office level. The monitoring of MLT Gap is performed regularly and presented to the ALCO. ALM Department will address the MLT funding needs, either by MLT deposits and / or dotation (working capital) collected from our Head Office.

Funding Diversification

- CA-CIB HK has established a set of funding diversification indicators with thresholds monitored and reported to the senior management on regular basis. The indicators measure proportion of funding from stable funding sources, as well as concentration of the top bank and non-bank client deposits. Target of this monitoring is to ensure a diversified funding source for the Branch.

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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；此有賴於全球四個庫務中心（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。籌資活動的業務部門由行政總裁代表的。資產負債管理委員會的一眾成員涵蓋所有主要業務範圍及相關支援部門，並確保有關資產負債管理和財務管理的政策得已討論及傳達了相關決策做法。

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區域資產負債管理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。

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附註 1: 本分行是本集團四個庫務中心之一，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產負債管理委員會作出指導。

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。
- 建立在正常及壓力情況下的監管流動比率的估算。
- 即日流動性壓力測試應用於三種受壓情景的主要貨幣來評估我們的「優質流動資產」投資組合和資金額度是否足以覆蓋最大的即日壓力資金流出。

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。

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- 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。
- 財務部每日向資產負債管理部、庫務部、風險部，及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。
- 庫務部將監控短期資金需求，從而評估存款證項目，中央銀行或企業客戶的存款等不同來源。對於中長期資金，該策略和目標是在本銀行總部定義的。定期進行中長期缺口的監測，並提交給資產負債管理委員會。資產負債管理部門將通過中長期存款及從本銀行總部收取的營運資本滿足中長期的資金需求。

資金多樣化

- 本分行已建立一套有門檻監控的資金多樣化指標及定期向高級管理層報告。這些指標用以衡量穩定資金來源的比例，以及最大銀行及非銀行客戶存款的集中度。監控目標在於以確保本分行的資金來源多樣化。

Operational Risk Management

Crédit Agricole CIB's operational risk is the risk of loss resulting from faulty or inadequate internal processes (particularly those involving staff and IT systems) or from external events, whether deliberate, accidental or natural (floods, fires, earthquakes, terrorist attacks etc.). CACIB HK Branch follows such Group definition. It also follows the operational risk management policy and framework defined at CACIB Head Office level. The Risk and Permanent Control Department, through its Operational Risk Management ("MRO") team, is in charge of the second level supervision of operational risk within CACIB HK Branch. The three lines of defense mechanism is also established within CACIB HK Branch's internal control framework. Disclosure of such operational risk policy and internal control framework is outlined in the Universal Registration Document ("URD") of CACIB Group, which could be found in: https://www.ca-cib.com/sites/default/files/2024-03/URD_CACIB_2023_EN.pdf

東方匯理銀行的營運風險管理管治制度

東方匯理銀行香港分行的營運風險是指因內部程式錯誤或不完善（尤其是涉及員工及資訊科技系統的程式）或因故意、意外或天然（水災、火災、地震、恐怖襲擊等）外部事件而導致損失的風險。東方匯理銀行香港分行遵循法國東方匯理銀行總部制訂的營運風險管理政策及框架。風險及永久監控部門之營運風險管理分部負責本分行營運風險的二級監督。東方匯理銀行香港分行的內部監控架構亦設有三道防線機制。有關營運風險政策及內部監控架構之披露載於東方匯理銀行集團之「通用註冊檔案」，可於法國東方匯理銀行網站查閱：https://www.ca-cib.com/sites/default/files/2024-03/URD_CACIB_2023_EN.pdf

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Section B - Group Information (Consolidated basis)

乙部 – 銀行資料 (綜合數字)

Based on the most recent Consolidated Accounts as of 31st Dec 2023.

以下所載資料乃根據最新近截至 2023 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*		31-12-2023	30-06-2023
				Mios of EUR	Mios of EUR
				歐元百萬元	歐元百萬元
					<i>Restated</i>
					重報
Aggregate Amount of Shareholder's Funds	綜合股東資金總額	79,919	76,816		
Total Capital Ratio (Phased-in)	總資本充足比率(分階段實施)	17.2%	17.6%		
Common Equity Tier 1 ("CET1") ratio	普通股一級資本充足率	11.8%	11.6%		
*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		31-12-2023	30-06-2023
				Mios of EUR	Mios of EUR
				歐元百萬元	歐元百萬元
					<i>Restated</i>
					重報
Total Assets	總資產	2,189,398	2,179,942		
Total Liabilities	總負債	2,109,478	2,103,126		
Total Customer Advances	總客戶貸款	516,281	510,936		
Total Customer Deposits	總客戶存款	834,998	807,005		
		2023	2022		
		Mios of EUR	Mios of EUR		
		歐元百萬元	歐元百萬元		
			<i>Restated</i>		
			重報		
Pre-tax Profit for the period from Jan to Dec	稅前盈利 1 月至 12 月	9,546	7,871		

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 8.652184 as at 31 Dec 2023	2023 年 12 月 31 日 : 1 歐元 = 8.652184 港幣
EUR 1.00 = HKD 8.495828 as at 30 Jun 2023	2023 年 6 月 30 日 : 1 歐元 = 8.495828 港幣
EUR 1.00 = HKD 8.311355 as at 31 Dec 2022	2022 年 12 月 31 日 : 1 歐元 = 8.311355 港幣