



Volksbanken Raiffeisenbanken  
cooperative financial network

**DZ BANK AG Hong Kong Branch**  
Interim Financial Disclosure  
For the half-year ended 30 June 2022



**DZ BANK**  
Bank on Germany

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT OF  
 DZ BANK AG HONG KONG BRANCH**

**Section A - Branch Information**

	<b>30-Jun-22</b> <u>in mio HKD</u>	<b>30-Jun-21</b> <u>in mio HKD</u>
<b>I. Profit and loss information</b>		
Interest income	144	123
Interest expense	<u>(88)</u>	<u>(52)</u>
<b>Net interest income</b>	<b><u>56</u></b>	<b><u>71</u></b>
Other operating income		
- Gains less losses arising from trading in foreign currencies	(9)	(2)
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities	-	-
- Net fees and commission income	60	32
- Fees and commission income	<span style="border: 1px solid black;">63</span>	<span style="border: 1px solid black;">37</span>
- Fees and commission expenses	<span style="border: 1px solid black;">(3)</span>	<span style="border: 1px solid black;">(5)</span>
- Others	<u>-</u>	<u>-</u>
<b>Other operating income</b>	<b><u>51</u></b>	<b><u>30</u></b>
<b>Total income</b>	<b>107</b>	<b>101</b>
Operating expenses		
- Staff and rental expenses	(35)	(38)
- Other expenses	(21)	(22)
- Net credit / (charge) for other provisions	<u>7</u>	<u>(4)</u>
<b>Operating expenses</b>	<b><u>(49)</u></b>	<b><u>(64)</u></b>
<b>Operating profit/(loss) before provisions</b>	<b>58</b>	<b>37</b>
Credit / (Charge) for bad and doubtful debts	<u>(4)</u>	<u>(43)</u>
<b>Operating profit/(loss)</b>	<b>54</b>	<b>(6)</b>
Gains less losses from the disposal of property, plant and equipment and investment properties	<u>-</u>	<u>-</u>
<b>Profit/(loss) before taxation</b>	<b>54</b>	<b>(6)</b>
Taxation charge	<u>-</u>	<u>-</u>
<b>Profit/(loss) after taxation</b>	<b><u>54</u></b>	<b><u>(6)</u></b>

**II. Balance Sheet Information**

<u>Assets</u>	30-Jun-22 in mio HKD	31-Dec-21 in mio HKD
Cash and balances with banks	501	925
Due from Exchange Fund	4	33
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	6,053	4,629
Amount due from overseas offices	9,843	3,917
Trade bills	586	447
Certificates of deposit held	972	1,356
Securities held for trading purposes	-	-
Loans and receivables	8,056	7,771
Investment securities	10	10
Other investments	3	3
Property, plant and equipment and investment properties	27	31
<b>Total assets</b>	<b>26,055</b>	<b>19,122</b>
<u>Liabilities</u>		
Deposits and balances from banks	3,178	1,000
Deposits and balances from sovereign	-	-
Deposits from customers:		
- Demand deposits and current accounts	313	324
- Savings deposits	-	-
- Time, call and notice deposits	109	95
Amount due to overseas offices	17,347	15,510
Certificates of deposit issued	4,768	1,899
Issued debt securities	-	-
Other liabilities	145	88
Provisions	195	206
<b>Total liabilities</b>	<b>26,055</b>	<b>19,122</b>

**III. Additional balance sheet information**

	30-Jun-22 in mio HKD	31-Dec-21 in mio HKD
<b>(i) Loans and receivables</b>		
Gross amount of loans and receivables		
- Loans and advances to customers	7,704	7,557
- Loans and advances to banks	135	145
- Accrued interest and other accounts	217	69
	<u>8,056</u>	<u>7,771</u>
 Provisions for impaired loans and advances*		
- General provisions	-	-
- Specific provisions		
- Loans and advances to customers	123	124
- Loans and advances to banks	-	-
- Accrued interest and other accounts	-	-
	<u>123</u>	<u>124</u>

\* Impaired loans are advances to customers which have been classified as "substandard", "doubtful" and "loss" in accordance with the HKMA Return of Loans and Advances and Provisions (Form MA(BS)2A) completion instructions.

Gross impaired loans and advances to customers	198	201
Specific provisions - individually assessed	123	124
Gross impaired loans and advances to customers as a % of gross loans and advances to customers	2.6%	2.7%

As at 30 June 2022 and 31 December 2021, there were no collateral held against the impaired loans and advances to customers.

Breakdown of impaired loans and advances to customers by countries:

- Hong Kong	131	130
- Vietnam	67	71

**(ii) Loans and advances to customers by sector**

	30-Jun-22		31-Dec-21	
	in mio HKD	<u>% of advances covered by collateral or other securities</u>	in mio HKD	<u>% of advances covered by collateral or other securities</u>
<b>Loans and advances for use in Hong Kong</b>				
<u>Industrial, commercial and financial sectors</u>				
- Property development	-	0.0%	-	0.0%
- Property investment	-	0.0%	-	0.0%
- Financial concerns	150	0.0%	150	0.0%
- Stockbrokers	-	0.0%	-	0.0%
- Wholesale and retail trade	112	0.0%	113	0.0%
- Manufacturing	19	0.0%	19	0.0%
- Transport and transport equipment	-	0.0%	-	0.0%
- Recreational activities	-	0.0%	-	0.0%
- Information technology	-	0.0%	-	0.0%
- Others	-	0.0%	-	0.0%
Trade finance	33	0.0%	78	0.0%
Loans and advances for use outside Hong Kong	7,390	38.3%	7,197	41.5%
Gross amount of loans and advances to customers	<u>7,704</u>	36.7%	<u>7,557</u>	39.5%



(iii) **Loans and advances to customers by geographical segments**

Breakdown of exposures to countries outside Hong Kong that exceed 10% of the aggregate amount of advances to customers :

	30-Jun-22 in mio HKD	31-Dec-21 in mio HKD
- Australia	2,392	2,123
- Italy	798	839
- South Korea	1,870	1,906

The reported amounts have been taken into account the fact of risk transfer.

(iv) **International Claims**

(Countries or geographical segments constituting 10% or more of international claims after taking into account the effect of any recognised risk transfer)

Equivalent in millions of HKD

	30-Jun-22					
			<u>Non-bank private sector</u>			
	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
<b>1. Developed Countries</b>	<b>9,851</b>	-	<b>1,613</b>	<b>3,586</b>	-	<b>15,050</b>
of which: - Germany	9,845	-	103	392	-	10,340
<b>2. Developing Asia Pacific</b>	<b>8,412</b>	-	<b>1,532</b>	<b>390</b>	-	<b>10,334</b>
of which: - China	2,438	-	109	33	-	2,580
- South Korea	5,968	-	1,421	-	-	7,389

Equivalent in millions of HKD

	31-Dec-21					
			<u>Non-bank private sector</u>			
	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
<b>1. Developed Countries</b>	<b>3,932</b>	-	<b>1,701</b>	<b>3,362</b>	-	<b>8,995</b>
of which: - Australia	13	-	217	1,913	-	2,143
- Germany	3,918	-	115	440	-	4,473
<b>2. Developing Asia Pacific</b>	<b>7,217</b>	-	<b>1,609</b>	<b>382</b>	-	<b>9,208</b>
of which: - China	1,787	-	102	77	-	1,966
- South Korea	5,427	-	1,507	-	-	6,934

(v) Overdue or rescheduled assets

	30-Jun-22		31-Dec-21	
	in mio HKD	<u>% to total loans and advances to customers</u>	in mio HKD	<u>% to total loans and advances to customers</u>
Gross amount of overdue loans and advances to customers :				
- more than three months but not more than six months	-	0.0%	-	0.0%
- more than six months but not more than one year	-	0.0%	-	0.0%
- more than one year	79	1.0%	86	1.1%
	<u>79</u>		<u>86</u>	

As at 30 June 2022 and 31 December 2022, there were no overdue loans and advances to banks and other accounts.

Specific provision for overdue loans and advances to customers 46 52

As at 30 June 2022 and 31 December 2022, there were no collateral held against the overdue loans and advances to customers.

Breakdown of overdue loans and advances to customers by countries:

- Hong Kong	11	15
- Vietnam	68	71

Gross amount of rescheduled loans and advances

(excluding those which have been overdue for over three months and reported above)

- to customers	-	0.0%	-	0.0%
- to banks	-	0.0%	-	0.0%

As at 30 June 2022 and 31 December 2022, there were no repossessed assets held against loans and advances to customers, banks and other accounts. Upon repossession, DZ BANK AG HK Branch would continue to record loans concerned as loans and advances until realisation of the assets repossessed.

(vi) **Non-Bank Mainland exposures**

As at 30 June 2022

Types of Counterparties	On-balance sheet exposure in mio HKD	Off-balance sheet exposure in mio HKD	Total in mio HKD
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	252	591	843
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	32	15	47
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>284</b>	<b>606</b>	<b>890</b>
<b>Total assets after provision</b>	<b>25,860</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>1.10%</b>		

As at 31 December 2021

Types of Counterparties	On-balance sheet exposure in mio HKD	Off-balance sheet exposure in mio HKD	Total in mio HKD
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	280	604	884
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	47	31	78
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>327</b>	<b>635</b>	<b>962</b>
<b>Total assets after provision</b>	<b>18,916</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>1.73%</b>		

(vii) **Currency Risk**

Foreign currency exposure arising from trading, non-trading and structural positions :

(Individual currency constituting 10% or more of total net position in all foreign currencies)

Equivalent in millions of HKD	30-Jun-22				
	EUR	USD	AUD	CNY	Total
Spot assets	14,348	8,136	2,306	28	24,818
Spot liabilities	(11,245)	(8,584)	(1,651)	(1,976)	(23,456)
Forward purchases	4,772	8,258	-	1,990	15,020
Forward sales	(7,624)	(7,883)	(707)	(9)	(16,223)
Net option position	-	-	-	-	-
Net long (short) position	251	(73)	(52)	33	159

  

Equivalent in millions of HKD	31-Dec-21				
	EUR	USD	AUD		Total
Spot assets	7,802	7,839	2,137		17,778
Spot liabilities	(11,293)	(4,318)	(1,483)		(17,094)
Forward purchases	7,112	4,323	-		11,435
Forward sales	(3,479)	(7,909)	(707)		(12,095)
Net option position	-	-	-		-
Net long (short) position	142	(65)	(53)		24

IV. **Off-balance sheet exposures**

30-Jun-22  
in mio HKD

31-Dec-21  
in mio HKD

**Contingent liabilities and commitments**

Contractual or notional amounts

- Direct credit substitutes	564	576
- Transaction-related contingencies	12	5
- Trade-related contingencies	149	87
- Note issuance and revolving underwriting facilities	-	-
- Other commitments	2,796	2,304
- Others	-	-

**Derivatives**

Notional amounts

- Exchange rate contracts	17,558	13,383
- Interest rate contracts	1,760	1,749
- Others	-	-

Fair values Assets

- Exchange rate contracts	276	103 #
- Interest rate contracts	1	1
- Others	-	-
	277	104

Fair values Liabilities

- Exchange rate contracts	166	112 #
- Interest rate contracts	3	5
- Others	-	-
	169	117

As at 30 June 2022 and 31 December 2021, the Bank has no bilateral netting arrangements.

# Amount as at 31 December 2021 is restated.

V. **Liquidity ratio**

Q2 2022

Q2 2021

The average liquidity maintenance ratio for the financial period	156.61%	153.28%
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The above ratios are calculated based on the arithmetic mean of the average values of each calendar month for the reporting period. Both Q2 2022 and Q2 2021 ratios are based on 3 months average.



**Section B - Bank Information (DZ BANK Group)**

	31-Dec-21	30-Jun-21
<b>I. Capital and capital adequacy</b>		
Regulatory capital ratios with full application of the CRR		
- Consolidated Common Equity Tier 1 capital ratio	15.3%	15.4%
- Consolidated Tier 1 capital ratio	16.8%	16.8%
- Consolidated Total capital ratio	18.5%	18.7%
	<b>31-Dec-21</b>	<b>30-Jun-21</b>
	<u>in mio EUR</u>	<u>in mio EUR</u>
Consolidated shareholders' fund (Capital & Reserves)	28,661	28,503
<b>II. Other financial information</b>	<b>31-Dec-21</b>	<b>30-Jun-21</b>
	<u>in mio EUR</u>	<u>in mio EUR</u>
- Total assets	627,273	637,870
- Total liabilities	598,612	609,367
- Total loans and advances	303,324	294,002
- Banks	107,659	102,419
- Non-bank customers	195,665	191,583
- Total customer deposits	138,975	143,090
	<b>31-Dec-21</b>	<b>31-Dec-20</b>
	<u>in mio EUR</u>	<u>in mio EUR</u>
- Pre-tax profit*	3,096	1,445 #
- After-tax profit*	2,176	973 #

\* Pre-tax profit and After-tax profit presented in this disclosure statement are referred to the "Profit before taxes" and "Group net profit" respectively in DZ Bank Annual Report.

# Amount as at 31 December 2020 is restated.

**Statement of Compliance**

In preparing this financial information disclosure statement, DZ BANK AG HK Branch has fully complied with the disclosure standards set out in the "Banking (Disclosure) Rules" and "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority ("HKMA").



Johannes Hack  
Chief Executive  
DZ BANK AG Hong Kong Branch

德國中央合作銀行香港分行  
財務披露報表  
截至二零二二年六月三十日上半年度

主要財務資料披露報表  
 德國中央合作銀行香港分行

甲部 - 分行資料

	截至2022年 6月30日止 (港元百萬)	截至2021年 6月30日止 (港元百萬)
<b>I. 收益表資料</b>		
利息收入	144	123
利息支出	(88)	(52)
<b>淨利息收入</b>	<b>56</b>	<b>71</b>
其他營業收入		
- 外幣交易買賣及外匯掉期的收益減虧損	(9)	(2)
- 持作交易用途的證券的收益減虧損	-	-
- 其他交易活動的收益減虧損	-	-
- 收費及佣金淨額	60	32
- 收費及佣金收入	63	37
- 收費及佣金開支	(3)	(5)
- 其他	-	-
<b>其他營業總收入</b>	<b>51</b>	<b>30</b>
<b>總收入</b>	<b>107</b>	<b>101</b>
營業支出		
- 職員及租金支出	(35)	(38)
- 其他支出	(21)	(22)
- 其他準備金	7	(4)
<b>營業總支出</b>	<b>(49)</b>	<b>(64)</b>
<b>準備金前之營業利潤/(虧損)</b>	<b>58</b>	<b>37</b>
壞帳及呆帳準備金調撥	(4)	(43)
<b>營業利潤/(虧損)</b>	<b>54</b>	<b>(6)</b>
物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
<b>除稅前利潤/(虧損)</b>	<b>54</b>	<b>(6)</b>
稅項開支或收入	-	-
<b>除稅後利潤/(虧損)</b>	<b>54</b>	<b>(6)</b>



## II. 資產負債表資料

<b>資產</b>	2022年6月30日 (港元百萬)	2021年12月31日 (港元百萬)
現金及銀行結餘	501	925
結存外匯基金款項	4	33
距離合約到期日超過1個月但不超過12個月的銀行存款	6,053	4,629
結存認可機構海外辦事處的金額	9,843	3,917
貿易匯票	586	447
持有的存款證	972	1,356
持有作交易用途的證券	-	-
貸款及應收款項	8,056	7,771
投資證券	10	10
其他投資	3	3
物業、工業裝置及設備以及投資物業	27	31
<b>總資產</b>	<b>26,055</b>	<b>19,122</b>
<b>負債</b>		
尚欠銀行存款及結餘	3,178	1,000
結欠官方實體的金額	-	-
客戶存款:		
- 活期存款及往來帳戶	313	324
- 儲蓄存款	-	-
- 定期、短期通知及通知存款	109	95
結欠認可機構海外辦事處的金額	17,347	15,510
已發行的存款證	4,768	1,899
已發行的債務證券	-	-
其他負債	145	88
準備金	195	206
<b>總負債</b>	<b>26,055</b>	<b>19,122</b>

III. 其他資產負債表資料

	2022年6月30日 (港元百萬)	2021年12月31日 (港元百萬)
(i) 貸款及應收款項		
貸款及應收款項總額：		
- 客戶貸款	7,704	7,557
- 給予銀行貸款	135	145
- 應計利息及其他帳目	217	69
	<u>8,056</u>	<u>7,771</u>
減值貸款 <sup>1</sup> 之準備金：		
- 屬一般性質	-	-
- 屬特殊性質		
- 客戶貸款	123	124
- 給予銀行貸款	-	-
- 應計利息及其他帳目	-	-
	<u>123</u>	<u>124</u>

<sup>1</sup> 減值貸款乃根據香港金融管理局貸款、墊款及準備金分析季報 (表格MA(BS)2A) 填報指示中列為「次級」、  
「呆滯」或「虧損」的貸款。

減值客戶的貸款總額	198	201
給予減值客戶的貸款之特殊性質準備金	123	124
減值客戶的貸款總額佔客戶貸款總額的百分率	2.6%	2.7%

於2022年6月30日及2021年12月31日，本行並無持有有關減值客戶的抵押品。

按照下列國家細分之減值客戶的貸款：

- 香港	131	130
- 越南	67	71

(ii) 客戶貸款 — 按行業分類：

	2022年6月30日		2021年12月31日	
	(港元百萬)	以抵押品或 其他證券作 抵押的貸款所佔 百分比	(港元百萬)	以抵押品或 其他證券作 抵押的貸款所佔份 比
在香港使用的貸款				
工商金融				
- 物業發展	-	0.0%	-	0.0%
- 物業投資	-	0.0%	-	0.0%
- 金融企業	150	0.0%	150	0.0%
- 股票經紀	-	0.0%	-	0.0%
- 批發及零售業	112	0.0%	113	0.0%
- 製造業	19	0.0%	19	0.0%
- 運輸及運輸設備	-	0.0%	-	0.0%
- 康樂活動	-	0.0%	-	0.0%
- 資訊科技	-	0.0%	-	0.0%
- 其他	-	0.0%	-	0.0%
貿易融資	33	0.0%	78	0.0%
在香港以外使用的貸款	7,390	38.3%	7,197	41.5%
客戶貸款總額	<u>7,704</u>	36.7%	<u>7,557</u>	39.5%

(iii) 客戶貸款 — 按地域分類：

佔客戶貸款總額10%或以上之香港以外國家分項：

	2022年6月30日 (港元百萬元)	2021年12月31日 (港元百萬元)
- 澳洲	2,392	2,123
- 意大利	798	839
- 南韓	1,870	1,906

數額已顧及轉移風險的因素。

(iv) 國際債權

(佔跨國債權10%或以上之分項，數額已顧及轉移風險的因素)

相等於百萬港元

	2022年6月30日					
	銀行	官方部門	非銀行私營機構		其他	總計
			非銀行 金融機構	非金融 私營機構		
1. 發達國家	9,851	-	1,613	3,586	-	15,050
- 德國	9,845	-	103	392	-	10,340
2. 發展中的亞洲及太平洋地區	8,412	-	1,532	390	-	10,334
其中：- 中國	2,438	-	109	33	-	2,580
- 南韓	5,968	-	1,421	-	-	7,389

相等於百萬港元

	2021年12月31日					
	銀行	官方部門	非銀行私營機構		其他	總計
			非銀行 金融機構	非金融 私營機構		
1. 發達國家	3,932	-	1,701	3,362	-	8,995
其中：- 澳洲	13	-	217	1,913	-	2,143
- 德國	3,918	-	115	440	-	4,473
2. 發展中的亞洲及太平洋地區	7,217	-	1,609	382	-	9,208
其中：- 中國	1,787	-	102	77	-	1,966
- 南韓	5,427	-	1,507	-	-	6,934

(v) 逾期或經重組資產

	2022年6月30日		2021年12月31日	
	(港元百萬元)	佔客戶 貸款總額的 百分率	(港元百萬元)	佔客戶 貸款總額的 百分率
- 客戶逾期貸款				
- 3個月以上至6個月	-	0.0%	-	0.0%
- 6個月以上至1年	-	0.0%	-	0.0%
- 1年以上	79	1.0%	86	1.1%
	<u>79</u>		<u>86</u>	

於2022年6月30日及2021年12月31日，本行並無銀行及其他帳戶之逾期貸款。

給予客戶的逾期貸款之特殊性質準備金

46

52

於2022年6月30日及2021年12月31日，本行並無持有有關逾期客戶貸款的抵押品。

按照下列國家細分之逾期客戶貸款：

- 香港
- 越南

11

15

68

71

經重組貸款總額(已扣除逾期超過3個月並在上述列明的貸款)

- 經重組客戶貸款總額

-

0.0%

-

0.0%

- 經重組銀行貸款總額

-

0.0%

-

0.0%

於2022年6月30日及2021年12月31日，本行並無持有收回資產。當收回資產時，本行將繼續把有關貸款記帳為貸款與墊款直至該收回資產被變賣。



(vi) 中國內地非銀行業之風險披露

2022年6月30日

交易對手類別	資產負債表 內的風險額 (港元百萬)	資產負債表 外的風險額 (港元百萬)	總計 (港元百萬)
1. 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	-	-	-
2. 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	252	591	843
4. 並無於上述項目1內報告的中央政府之其他機構	-	-	-
5. 並無於上述項目2內報告的地方政府之其他機構	-	-	-
6. 居住中國境外之中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	32	15	47
7. 其他被視作內地非銀行類客戶之風險	-	-	-
<b>總計</b>	<b>284</b>	<b>606</b>	<b>890</b>
扣除準備金後總資產	25,860		
資產負債表內之風險承擔佔總資產的比例	1.10%		

2021年12月31日

交易對手類別	資產負債表 內的風險額 (港元百萬)	資產負債表 外的風險額 (港元百萬)	總計 (港元百萬)
1. 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	-	-	-
2. 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	280	604	884
4. 並無於上述項目1內報告的中央政府之其他機構	-	-	-
5. 並無於上述項目2內報告的地方政府之其他機構	-	-	-
6. 居住中國境外之中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	47	31	78
7. 其他被視作內地非銀行類客戶之風險	-	-	-
<b>總計</b>	<b>327</b>	<b>635</b>	<b>962</b>
扣除準備金後總資產	18,916		
資產負債表內之風險承擔佔總資產的比例	1.73%		

(vii) 外匯風險

因交易、非交易及結構性倉盤而產生的非港元貨幣風險額：  
(佔所有外匯淨盤總額的10%或以上之分項)

相等於百萬港元

2022年6月30日

	歐元	美元	澳元	人民幣	總計
現貨資產	14,348	8,136	2,306	28	24,818
現貨負債	(11,245)	(8,584)	(1,651)	(1,976)	(23,456)
遠期買入	4,772	8,258	-	1,990	15,020
遠期賣出	(7,624)	(7,883)	(707)	(9)	(16,223)
期權盤淨額	-	-	-	-	-
長(短)盤淨額	251	(73)	(52)	33	159

相等於百萬港元

2021年12月31日

	歐元	美元	澳元	總計
現貨資產	7,802	7,839	2,137	17,778
現貨負債	(11,293)	(4,318)	(1,483)	(17,094)
遠期買入	7,112	4,323	-	11,435
遠期賣出	(3,479)	(7,909)	(707)	(12,095)
期權盤淨額	-	-	-	-
長(短)盤淨額	142	(65)	(53)	24

IV. 資產負債表以外的項目

2022年6月30日  
(港元百萬元)

2021年12月31日  
(港元百萬元)

或然負債及承擔

合約或名義金額

- 直接信貸替代項目
- 與交易有關的或然項目
- 與貿易有關的或然項目
- 票據發行及循環包銷安排
- 其他承擔
- 其他

564

12

149

-

2,796

-

576

5

87

-

2,304

-

衍生工具

名義金額

- 匯率合約
- 利率合約
- 其他

17,558

1,760

-

13,383

1,749

-

公允價值資產

- 匯率合約
- 利率合約
- 其他

276

1

-

277

103 #

1

-

104

公允價值負債

- 匯率合約
- 利率合約
- 其他

166

3

-

169

112 #

5

-

117

於2022年6月30日及2021年12月31日，本行並無雙邊淨額結算協議。

# 於2021年12月31日的數額經已重報。

V. 流動資產

2022年第2季

2021年第2季

機構於財政期的平均流動性維持比率

156.61%

153.28%

以上報告期的平均流動性維持比率是以每個公曆月的平均值用算術平均數計算。2022年第二季度及2021年第二季的比率均是基於三個月的平均值。

## 乙部 - 銀行資料 (德國中央合作銀行集團)

	2021年12月31日	2021年6月30日
<b>I. 資本及資本充足比率</b>		
資本要求規定之資本比率(全面採納)		
- 綜合普通股權一級資本比率	15.3%	15.4%
- 綜合一級資本比率	16.8%	16.8%
- 綜合總資本比率	18.5%	18.7%
	2021年12月31日	2021年6月30日
	(歐元百萬)	(歐元百萬)
機構的股東資金總額 (資本及儲備)	28,661	28,503
<b>II. 其他財務資料</b>	2021年12月31日	2021年6月30日
	(歐元百萬)	(歐元百萬)
- 總資產	627,273	637,870
- 總負債	598,612	609,367
- 總貸款	303,324	294,002
- 銀行貸款	107,659	102,419
- 非銀行貸款	195,665	191,583
- 總客戶存款	138,975	143,090
	2021年12月31日	2020年12月31日
	(歐元百萬)	(歐元百萬)
- 稅前盈利 <sup>**</sup>	3,096	1,445 <sup>#</sup>
- 稅後盈利 <sup>**</sup>	2,176	973 <sup>#</sup>

<sup>\*\*</sup> 稅前盈利及稅後盈利乃指德國中央合作銀行年報內之經營盈利及本年度淨收入。  
<sup>#</sup> 於2020年12月31日的數額經已重報。

### 合規聲明

編制此財務資料披露聲明書時，德國中央合作銀行香港分行已完全遵守香港金融管理局頒布之《銀行業(披露)規則》及《銀行業(披露)規則的應用指引》內列明的披露標準。



蕭佑漢

行政總裁

德國中央合作銀行 香港分行