



Volksbanken Raiffeisenbanken
cooperative financial network

DZ BANK AG Hong Kong Branch
Interim Financial Disclosure
For the half-year ended 30 June 2021



DZ BANK

Bank on Germany

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

Section A - Branch Information

I. Profit and loss information	30-Jun-21 in mio HKD	30-Jun-20 in mio HKD
Interest income	123	205
Interest expense	(52)	(131)
Net interest income	71	74
Other operating income		
- Gains less losses arising from trading in foreign currencies	(2)	(3)
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities	-	-
- Net fees and commission income	32	19
- Fees and commission income	37	23
- Fees and commission expenses	(5)	(4)
- Others	-	-
Other operating income	30	16
Total income	101	90
Operating expenses		
- Staff and rental expenses	(38)	(36)
- Other expenses	(22)	(15)
- Net credit / (charge) for other provisions	(4)	54
Operating expenses	(64)	3
Operating profit/(loss) before provisions	37	93
Credit / (Charge) for bad and doubtful debts	(43)	(69)
Operating profit/(loss)	(6)	24
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit/(loss) before taxation	(6)	24
Taxation charge	-	-
Profit/(loss) after taxation	(6)	24

II. Balance Sheet Information

	30-Jun-21 in mio HKD	31-Dec-20 in mio HKD
<u>Assets</u>		
Cash and balances with banks	1,311	424
Due from Exchange Fund	26	-
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	3,033	4,947
Amount due from overseas offices	6,619	5,654
Trade bills	613	649
Certificates of deposit held	1,452	1,643
Securities held for trading purposes	-	-
Loans and receivables	7,949	8,598
Investment securities	10	10
Other investments	2	2
Property, plant and equipment and investment properties	33	36
Total assets	21,048	21,963
<u>Liabilities</u>		
Deposits and balances from banks	2,077	12
Deposits and balances from sovereign	-	2,700
Deposits from customers:		
- Demand deposits and current accounts	349	313
- Savings deposits	-	-
- Time, call and notice deposits	98	140
Amount due to overseas offices	17,815	17,610
Certificates of deposit issued	402	851
Issued debt securities	-	-
Other liabilities	76	53
Provisions	231	284
Total liabilities	21,048	21,963

III. Additional balance sheet information

	30-Jun-21 <u>in mio HKD</u>	31-Dec-20 <u>in mio HKD</u>
(i) Loans and receivables		
Gross amount of loans and receivables		
- Loans and advances to customers	7,821	8,234
- Loans and advances to banks	67	84
- Accrued interest and other accounts	61	280
	<u>7,949</u>	<u>8,598</u>
 Provisions for impaired loans and advances*		
- General provisions	-	-
- Specific provisions		
- Loans and advances to customers	111	165
- Loans and advances to banks	-	-
- Accrued interest and other accounts	-	-
	<u>111</u>	<u>165</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	174	333
Specific provisions - individually assessed	111	165
Gross impaired loans and advances to customers as a % of gross loans and advances to customers	2.2%	4.0%

As at 30 June 2021 and 31 December 2020, 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	87	228
- United States	12	30
- Vietnam	75	75

(ii) Loans and advances to customers by sector

	30-Jun-21		31-Dec-20	
	<u>in mio HKD</u>	<u>% of advances covered by collateral or other securities</u>	<u>in mio HKD</u>	<u>% of advances covered by collateral or other securities</u>
Loans and advances for use in Hong Kong				
<u>Industrial, commercial and financial sectors</u>				
- Property development	-	0.0%	-	0.0%
- Property investment	-	0.0%	-	0.0%
- Financial concerns	150	0.0%	120	0.0%
- Stockbrokers	-	0.0%	-	0.0%
- Wholesale and retail trade	60	0.0%	79	0.0%
- Manufacturing	21	0.0%	116	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	145	0.0%	372	0.0%
Loans and advances for use outside Hong Kong	7,445	41.6%	7,547	41.6%
Gross amount of loans and advances to customers	<u>7,821</u>	39.6%	<u>8,234</u>	38.1%

(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-21	31-Dec-20
	<u>in mio HKD</u>	<u>in mio HKD</u>
- Australia	2,272	2,034
- Italy	905	916
- South Korea	1,480	1,532*

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-21						
			<u>Non-bank private sector</u>				
	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank</u>	<u>Non-financial</u>	<u>Others</u>	<u>Total</u>	
			<u>institutions</u>	<u>private sector</u>			
1. Developed Countries	6,626	-	1,830	3,427	-	11,883	
of which: - Australia	5	-	227	2,054	-	2,286	
- Germany	6,620	-	129	373	-	7,122	
2. Developing Asia Pacific	6,407	-	1,564	364	-	8,335	
of which: - China	2,040	-	-	143	-	2,183	
- South Korea	4,366	-	1,564	-	-	5,930	

Equivalent in millions of HKD

	31-Dec-20						
			<u>Non-bank private sector</u>				
	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank</u>	<u>Non-financial</u>	<u>Others</u>	<u>Total</u>	
			<u>institutions</u>	<u>private sector</u>			
1. Developed Countries	5,654	-	1,874*	3,432*	-	10,960	
of which: - Germany	5,652	-	141*	498*	-	6,291	
2. Developing Asia Pacific	7,568*	-	1,630*	513*	-	9,711	
of which: - China	2,430*	-	-	328	-	2,758	
- South Korea	5,103	-	1,630*	-	-	6,733	

* Amounts as at 31 December 2020 are restated.

(v) Overdue or rescheduled assets

	30-Jun-21		31-Dec-20	
	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	16	0.2%	160	1.9%
- more than one year	102	1.3%	74	0.9%
	<u>118</u>		<u>234</u>	

As at 30 June 2021 and 31 December 2020, there were no overdue loans and advances to banks and other accounts.

Specific provision for overdue loans and advances to customers	79	122
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As at 30 June 2021 and 31 December 2020, 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	31	160
- Vietnam	75	74
- United State	12	-

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 2021 and 31 December 2020, 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 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	118	-	118
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	50	427	477
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	168	427	595
Total assets after provision	20,816		
On-balance sheet exposures as percentage of total assets	0.81%		

As at 31 December 2020

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	212	-	212
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	311	303	614
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	523	303	826
Total assets after provision	21,680		
On-balance sheet exposures as percentage of total assets	2.41%		

(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-21			
	EUR	USD	AUD	Total
Spot assets	9,044	8,403	2,280	19,727
Spot liabilities	(13,499)	(3,718)	(928)	(18,145)
Forward purchases	8,952	6,614	294	15,860
Forward sales	(4,372)	(11,379)	(1,699)	(17,450)
Net option position	-	-	-	-
Net long (short) position	125	(80)	(53)	(8)

Equivalent in millions of HKD	31-Dec-20			
	EUR	USD	AUD	Total
Spot assets	10,184	8,217	2,035	20,436
Spot liabilities	(16,078)	(1,559)	(463)	(18,100)
Forward purchases	8,902	4,530	-	13,432
Forward sales	(2,693)	(11,221)	(1,620)	(15,534)
Net option position	-	-	-	-
Net long (short) position	315	(33)	(48)	234

IV. **Off-balance sheet exposures**

	30-Jun-21 in mio HKD	31-Dec-20 in mio HKD
Contingent liabilities and commitments		
<u>Contractual or notional amounts</u>		
- Direct credit substitutes	580	596
- Transaction-related contingencies	12	9
- Trade-related contingencies	137	118
- Note issuance and revolving underwriting facilities	-	-
- Other commitments	2,039	2,120
- Others	5,465	-
Derivatives		
<u>Notional amounts</u>		
- Exchange rate contracts	19,035	17,163
- Interest rate contracts	1,743	3,340
- Others	-	-
Fair values Assets		
- Exchange rate contracts	88	311
- Interest rate contracts	2	3
- Others	-	-
	90	314
Fair values Liabilities		
- Exchange rate contracts	149	117
- Interest rate contracts	4	3
- Others	-	-
	153	120

As at 30 June 2021 and 31 December 2020, the Bank has no bilateral netting arrangements.

V. **Liquidity ratio**

	Q2 2021	Q2 2020
The average liquidity maintenance ratio for the financial period	153.28%	94.89%

The above ratios are calculated based on the arithmetic mean of the average values of each calendar month for the reporting period. Both Q2 2021 and Q2 2020 ratios are based on 3 months average.

Section B - Bank Information (DZ BANK Group)

	31-Dec-20	30-Jun-20
I. Capital and capital adequacy		
Regulatory capital ratios with full application of the CRR		
- Consolidated Common Equity Tier 1 capital ratio	15.2%	14.0%
- Consolidated Tier 1 capital ratio	16.6%	15.4%
- Consolidated Total capital ratio	19.4%	17.3%
	31-Dec-20	30-Jun-20
	<u>in mio EUR</u>	<u>in mio EUR</u>
Consolidated shareholders' fund (Capital & Reserves)	29,159	28,175
II. Other financial information	31-Dec-20	30-Jun-20
	<u>in mio EUR</u>	<u>in mio EUR</u>
- Total assets	594,573	604,196
- Total liabilities	565,414	576,021
- Total loans and advances	293,314	296,065
- Banks	103,020	105,968
- Non-bank customers	190,294	190,097
- Total customer deposits	133,925	143,403
	31-Dec-20	31-Dec-19
	<u>in mio EUR</u>	<u>in mio EUR</u>
- Pre-tax profit*	1,455	2,658
- After-tax profit*	980	1,880

* 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.

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").

A handwritten signature in blue ink, appearing to read 'Johannes Hack', written in a cursive style.

Johannes Hack

Chief Executive
DZ BANK AG Hong Kong Branch



Volksbanken Raiffeisenbanken
cooperative financial network

德國中央合作銀行香港分行
財務披露報表
截至二零二一年六月三十日上半年度



DZ BANK
Bank on Germany

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2021年 6月30日止 (港元百萬)	截至2020年 6月30日止 (港元百萬)
I. 收益表資料		
利息收入	123	205
利息支出	(52)	(131)
淨利息收入	71	74
其他營業收入		
- 外幣交易買賣及外匯掉期的收益減虧損	(2)	(3)
- 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	32	19
- 收費及佣金收入	37	23
- 收費及佣金開支	(5)	(4)
- 其他	-	-
其他營業總收入	30	16
總收入	101	90
營業支出		
- 職員及租金支出	(38)	(36)
- 其他支出	(22)	(15)
- 其他準備金	(4)	54
營業總支出	(64)	3
準備金前之營業利潤/(虧損)	37	93
壞帳及呆帳準備金調撥	(43)	(69)
營業利潤/(虧損)	(6)	24
物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
除稅前利潤/(虧損)	(6)	24
稅項開支或收入	-	-
除稅後利潤/(虧損)	(6)	24

II. 資產負債表資料

	2021年6月30日 (港元百萬)	2020年12月31日 (港元百萬)
資產		
現金及銀行結餘	1,311	424
結存外匯基金款項	26	-
距離合約到期日超逾1個月但不超逾12個月的銀行存款	3,033	4,947
結存認可機構海外辦事處的金額	6,619	5,654
貿易匯票	613	649
持有的存款證	1,452	1,643
持有作交易用途的證券	-	-
貸款及應收款項	7,949	8,598
投資證券	10	10
其他投資	2	2
物業、工業裝置及設備以及投資物業	33	36
總資產	21,048	21,963
負債		
尚欠銀行存款及結餘	2,077	12
結欠官方實體的金額	-	2,700
客戶存款:		
- 活期存款及往來帳戶	349	313
- 儲蓄存款	-	-
- 定期、短期通知及通知存款	98	140
結欠認可機構海外辦事處的金額	17,815	17,610
已發行的存款證	402	851
已發行的債務證券	-	-
其他負債	76	53
準備金	231	284
總負債	21,048	21,963

III. 其他資產負債表資料

	2021年6月30日 (港元百萬)	2020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	7,821	8,234
- 給予銀行貸款	67	84
- 應計利息及其他帳目	61	280
	<u>7,949</u>	<u>8,598</u>
減值貸款 ⁴ 之準備金：		
- 屬一般性質	-	-
- 屬特殊性質		
- 客戶貸款	111	165
- 給予銀行貸款	-	-
- 應計利息及其他帳目	-	-
	<u>111</u>	<u>165</u>

⁴ 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	174	333
給予減值客戶的貸款之特殊性質準備金	111	165
減值客戶的貸款總額佔客戶貸款總額的百分率	2.2%	4.0%

於2021年6月30日及2020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	87	228
- 美國	12	30
- 越南	75	75

(ii) 客戶貸款 — 按行業分類：

	2021年6月30日		2020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 抵押的貸款所佔百 分比
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%	120	0.0%
- 股票經紀	-	0.0%	-	0.0%
- 批發及零售業	60	0.0%	79	0.0%
- 製造業	21	0.0%	116	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	145	0.0%	372	0.0%
在香港以外使用的貸款	7,445	41.6%	7,547	41.6%
客戶貸款總額	<u>7,821</u>	<u>39.6%</u>	<u>8,234</u>	<u>38.1%</u>

(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：

	2021年6月30日 (港元百萬)	2020年12月31日 (港元百萬)
- 澳洲	2,272	2,034
- 意大利	905	916
- 南韓	1,480	1,532*

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

	2021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	6,626	-	1,830	3,427	-	11,883
其中：- 澳洲	5	-	227	2,054	-	2,286
- 德國	6,620	-	129	373	-	7,122
2. 發展中的亞洲及太平洋地區	6,407	-	1,564	364	-	8,335
其中：- 中國	2,040	-	-	143	-	2,183
- 南韓	4,366	-	1,564	-	-	5,930

相等於百萬港元

	2020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	5,654	-	1,874*	3,432*	-	10,960
其中：- 德國	5,652	-	141*	498*	-	6,291
2. 發展中的亞洲及太平洋地區	7,568*	-	1,630*	513*	-	9,711
其中：- 中國	2,430*	-	-*	328	-	2,758
- 南韓	5,103	-	1,630*	-*	-	6,733

* 於2020年12月31日的數額經已重報。

(V) 逾期或經重組資產

	2021年6月30日		2020年12月31日	
	(港元百萬)	佔客戶 貸款總額的 百分率	(港元百萬)	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	16	0.2%	160	1.9%
- 1年以上	102	1.3%	74	0.9%
	<u>118</u>		<u>234</u>	
於2021年6月30日及2020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	79		122	
於2021年6月30日及2020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	31		160	
- 越南	75		74	
- 美國	12		-	
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2021年6月30日及2020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

2021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	118	-	118
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	50	427	477
7. 其他被視作內地非銀行類客戶之風險	-	-	-
總計	168	427	595
扣除準備金後總資產	20,816		
資產負債表內之風險承擔佔總資產的比例	0.81%		

2020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	212	-	212
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	311	303	614
7. 其他被視作內地非銀行類客戶之風險	-	-	-
總計	523	303	826
扣除準備金後總資產	21,680		
資產負債表內之風險承擔佔總資產的比例	2.41%		

- (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

2021年6月30日

	歐元	美元	澳元	總計
現貨資產	9,044	8,403	2,280	19,727
現貨負債	(13,499)	(3,718)	(928)	(18,145)
遠期買入	8,952	6,614	294	15,860
遠期賣出	(4,372)	(11,379)	(1,699)	(17,450)
期權盤淨額	-	-	-	-
長(短)盤淨額	125	(80)	(53)	(8)

相等於百萬港元

2020年12月31日

	歐元	美元	澳元	總計
現貨資產	10,184	8,217	2,035	20,436
現貨負債	(16,078)	(1,559)	(463)	(18,100)
遠期買入	8,902	4,530	-	13,432
遠期賣出	(2,693)	(11,221)	(1,620)	(15,534)
期權盤淨額	-	-	-	-
長(短)盤淨額	315	(33)	(48)	234

IV. 資產負債表以外的項目

	2021年6月30日 (港元百萬元)	2020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	580	596
- 與交易有關的或然項目	12	9
- 與貿易有關的或然項目	137	118
- 票據發行及循環包銷安排	-	-
- 其他承擔	2,039	2,120
- 其他	5,465	-
衍生工具		
名義金額		
- 匯率合約	19,035	17,163
- 利率合約	1,743	3,340
- 其他	-	-
公允價值資產		
- 匯率合約	88	311
- 利率合約	2	3
- 其他	-	-
	90	314
公允價值負債		
- 匯率合約	149	117
- 利率合約	4	3
- 其他	-	-
	153	120

於2021年6月30日及2020年12月31日，本行並無雙邊淨額結算協議。

V. 流動資產

	2021年第2季	2020年第2季
機構於財政期的平均流動性維持比率	153.28%	94.89%

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。2021年第二季度及2020年第二季的比率均是基於三個月的平均值。

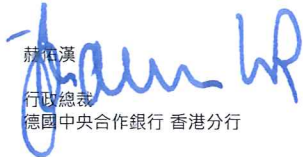
乙部 - 銀行資料 (德國中央合作銀行集團)

	2020年12月31日	2020年6月30日
I. 資本及資本充足比率		
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	15.2%	14.0%
- 綜合一級資本比率	16.6%	15.4%
- 綜合總資本比率	19.4%	17.3%
	2020年12月31日	2020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)	29,159	28,175
II. 其他財務資料		
	2020年12月31日	2020年6月30日
	(歐元百萬)	(歐元百萬)
- 總資產	594,573	604,196
- 總負債	565,414	576,021
- 總貸款	293,314	296,065
- 銀行貸款	103,020	105,968
- 非銀行貸款	190,294	190,097
- 總客戶存款	133,925	143,403
	2020年12月31日	2019年12月31日
	(歐元百萬)	(歐元百萬)
- 稅前盈利 [⌘]	1,455	2,658
- 稅後盈利 [⌘]	980	1,880

⌘ 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。

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。


蘇在漢
行政總裁
德國中央合作銀行 香港分行