



Volksbanken Raiffeisenbanken
cooperative financial network

DZ BANK AG Hong Kong Branch
Interim Financial Disclosure
For the half-year ended 30 June 2024



DZ BANK

Bank on Germany

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

Section A - Branch Information

| | 30-Jun-24 <u>in mio HKD</u> | 30-Jun-23 <u>in mio HKD</u> |
|--|--|--|
| I. Profit and loss information | | |
| Interest income | 514 | 550 |
| Interest expense | (405) | (460) |
| Net interest income | 109 | 90 |
| Other operating income | | |
| - Gains less losses arising from trading in foreign currencies | 5 | 7 |
| - Gains less losses on securities held for trading purposes | - | - |
| - Gains less losses from other trading activities | - | - |
| - Net fees and commission income | 28 | 51 |
| - Fees and commission income | 29 | 54 |
| - Fees and commission expenses | (1) | (3) |
| - Others | - | - |
| Other operating income | 33 | 58 |
| Total income | 142 | 148 |
| Operating expenses | | |
| - Staff and rental expenses | (37) | (41) |
| - Other expenses | (28) | (24) |
| - Net credit / (charge) for other provisions | (17) | (7) |
| Operating expenses | (82) | (72) |
| Operating profit/(loss) before provisions | 60 | 76 |
| Credit / (Charge) for bad and doubtful debts | 17 | (8) |
| Operating profit/(loss) | 77 | 68 |
| Gains less losses from the disposal of property, plant and equipment and investment properties | - | - |
| Profit/(loss) before taxation | 77 | 68 |
| Taxation charge | - | - |
| Profit/(loss) after taxation | 77 | 68 |

II. Balance Sheet Information

| | 30-Jun-24 in mio HKD | 31-Dec-23 in mio HKD |
|---|-------------------------|-------------------------|
| <u>Assets</u> | | |
| Cash and balances with banks | 576 | 835 |
| Due from Exchange Fund | 15 | 60 |
| Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months | 5,070 | 3,700 |
| Amount due from overseas offices | 9,970 | 8,305 |
| Trade bills | 2,571 | 624 |
| Certificates of deposit held | 3,109 | 1,953 |
| Held-to-maturity investments | 115 | 111 |
| Loans and receivables | 7,916 | 7,888 |
| Investment securities | - | - |
| Other investments | 3 | 3 |
| Property, plant and equipment and investment properties | 24 | 27 |
| Total assets | 29,369 | 23,506 |
| <u>Liabilities</u> | | |
| Deposits and balances from banks | 787 | 2,282 |
| Deposits and balances from sovereign | - | - |
| Deposits from customers: | | |
| - Demand deposits and current accounts | 162 | 188 |
| - Savings deposits | - | - |
| - Time, call and notice deposits | 317 | 278 |
| Amount due to overseas offices | 15,200 | 13,331 |
| Certificates of deposit issued | 12,320 | 6,734 |
| Issued debt securities | - | - |
| Other liabilities | 447 | 557 |
| Provisions | 136 | 136 |
| Total liabilities | 29,369 | 23,506 |

III. Additional balance sheet information

| | 30-Jun-24 <u>in mio HKD</u> | 31-Dec-23 <u>in mio HKD</u> |
|---|---------------------------------------|---------------------------------------|
| (i) Loans and receivables | | |
| Gross amount of loans and receivables | | |
| - Loans and advances to customers | 7,152 | 7,190 |
| - Loans and advances to banks | 303 | 342 |
| - Accrued interest and other accounts | 461 | 356 |
| | <u>7,916</u> | <u>7,888</u> |
| Provisions for impaired loans and advances* | | |
| - General provisions | - | - |
| - Specific provisions | | |
| - Loans and advances to customers | 48 | 68 |
| - Loans and advances to banks | - | - |
| - Accrued interest and other accounts | - | - |
| | <u>48</u> | <u>68</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 | 73 | 98 |
| Specific provisions - individually assessed | 48 | 68 |
| Gross impaired loans and advances to customers as a % of gross loans and advances to customers | 1.0% | 1.4% |

As at 30 June 2024 and 31 December 2023, 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 | 73 | 98 |
|-------------|----|----|

(ii) Loans and advances to customers by sector

| | 30-Jun-24 | | 31-Dec-23 | |
|---|---------------------|--|---------------------|--|
| | <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 | 180 | 0.0% | 180 | 0.0% |
| - Stockbrokers | - | 0.0% | - | 0.0% |
| - Wholesale and retail trade | 55 | 0.0% | 88 | 0.0% |
| - Manufacturing | 19 | 0.0% | 13 | 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 | 11 | 0.0% | 11 | 0.0% |
| Loans and advances for use outside Hong Kong | 6,887 | 38.3% | 6,898 | 41.3% |
| Gross amount of loans and advances to customers | <u>7,152</u> | <u>36.9%</u> | <u>7,190</u> | <u>39.7%</u> |

(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-24 in mio HKD | 31-Dec-23 in mio HKD |
|---------------|-------------------------|-------------------------|
| - Australia | 2,605 | 2,578 |
| - South Korea | 1,648 | 1,752 |

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-24 | | | | | |
|-----------------------------------|---------------|---|---------------------------------------|---------------------------------|--------|---------------|
| | | | Non-bank private sector | | | |
| | | | Non-bank financial institutions | Non-financial private sector | Others | Total |
| 1. Developed Countries | 10,060 | - | 1,296 | 3,301 | - | 14,657 |
| of which: - Germany | 10,043 | - | 59 | 285 | - | 10,387 |
| 2. Developing Asia Pacific | 11,125 | - | 1,648 | 560 | - | 13,333 |
| of which: - China | 2,983 | - | - | 11 | - | 2,994 |
| - South Korea | 7,772 | - | 1,648 | - | - | 9,420 |

Equivalent in millions of HKD

| | 31-Dec-23 | | | | | |
|-----------------------------------|--------------|---|---------------------------------------|---------------------------------|--------|---------------|
| | | | Non-bank private sector | | | |
| | | | Non-bank financial institutions | Non-financial private sector | Others | Total |
| 1. Developed Countries | 8,469 | - | 1,376 | 3,332 | - | 13,177 |
| of which: - Australia | 4 | - | 192 | 2,411 | - | 2,607 |
| - Germany | 8,432 | - | 70 | 330 | - | 8,832 |
| 2. Developing Asia Pacific | 7,112 | - | 2,173 | 578 | - | 9,863 |
| of which: - China | 2,009 | - | 404 | 11 | - | 2,424 |
| - South Korea | 5,099 | - | 1,769 | - | - | 6,868 |

(v) Overdue or rescheduled assets

| | 30-Jun-24 | | 31-Dec-23 | |
|---|-------------------|---|-------------------|---|
| | <u>in mio HKD</u> | <u>% to total loans and advances to customers</u> | <u>in mio HKD</u> | <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 | 11 | 0.2% | 11 | 0.2% |
| | <u>11</u> | | <u>11</u> | |

As at 30 June 2024 and 31 December 2023, there were no overdue loans and advances to banks and other accounts.

Specific provision for overdue loans and advances to customers 11 10

As at 30 June 2024 and 31 December 2023, 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 11

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 2024 and 31 December 2023, 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 2024

| Types of Counterparties | On-balance sheet exposure <u>in mio HKD</u> | Off-balance sheet exposure <u>in mio HKD</u> | Total <u>in mio HKD</u> |
|--|--|---|----------------------------|
| 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 | 54 | 572 | 626 |
| 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 | 21 | 23 | 44 |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | - | - | - |
| Total | 75 | 595 | 670 |
| Total assets after provision | 29,234 | | |
| On-balance sheet exposures as percentage of total assets | 0.26% | | |

As at 31 December 2023

| Types of Counterparties | On-balance sheet exposure <u>in mio HKD</u> | Off-balance sheet exposure <u>in mio HKD</u> | Total <u>in mio HKD</u> |
|--|--|---|----------------------------|
| 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 | 85 | 468 | 553 |
| 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 | 22 | 13 | 35 |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | - | - | - |
| Total | 107 | 481 | 588 |
| Total assets after provision | 23,369 | | |
| On-balance sheet exposures as percentage of total assets | 0.46% | | |

(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-24

| | EUR | USD | AUD | Total |
|---------------------------|----------|----------|---------|----------|
| Spot assets | 15,615 | 10,220 | 2,331 | 28,166 |
| Spot liabilities | (9,993) | (7,107) | (2,027) | (19,127) |
| Forward purchases | 4,757 | 44,772 | 478 | 50,007 |
| Forward sales | (10,449) | (47,939) | (795) | (59,183) |
| Net option position | - | - | - | - |
| Net long (short) position | (70) | (54) | (13) | (137) |

Equivalent in millions of HKD

31-Dec-23

| | EUR | USD | AUD | Total |
|---------------------------|---------|----------|---------|----------|
| Spot assets | 10,824 | 9,301 | 2,336 | 22,461 |
| Spot liabilities | (7,724) | (4,790) | (1,591) | (14,105) |
| Forward purchases | 5,663 | 25,338 | 797 | 31,798 |
| Forward sales | (9,035) | (29,794) | (1,552) | (40,381) |
| Net option position | - | - | - | - |
| Net long (short) position | (272) | 55 | (10) | (227) |

IV. **Off-balance sheet exposures**

30-Jun-24

in mio HKD

31-Dec-23

in mio HKD

Contingent liabilities and commitments

Contractual or notional amounts

| | | |
|---|-------|-------|
| - Direct credit substitutes | 164 | 172 |
| - Transaction-related contingencies | 8 | 8 |
| - Trade-related contingencies | 177 | 225 |
| - Note issuance and revolving underwriting facilities | - | - |
| - Other commitments | 3,994 | 1,440 |
| - Others | - | 352 |

Derivatives

Notional amounts

| | | |
|---------------------------|--------|--------|
| - Exchange rate contracts | 92,772 | 55,982 |
| - Interest rate contracts | 1,989 | 1,362 |
| - Others | - | - |

Fair values Assets

| | | |
|---------------------------|------------|------------|
| - Exchange rate contracts | 443 | 280 |
| - Interest rate contracts | - | - |
| - Others | - | - |
| | <u>443</u> | <u>280</u> |

Fair values Liabilities

| | | |
|---------------------------|------------|------------|
| - Exchange rate contracts | 389 | 419 |
| - Interest rate contracts | 5 | 5 |
| - Others | - | - |
| | <u>394</u> | <u>424</u> |

As at 30 June 2024 and 31 December 2023, the Bank has no bilateral netting arrangements.

| V. Liquidity ratio | Q2 2024 | Q2 2023 |
|--|---------|---------|
| The average liquidity maintenance ratio for the financial period | 214.98% | 309.77% |

The above ratios are calculated based on the arithmetic mean of the average values of each calendar month for the reporting period. Both Q2 2024 and Q2 2023 ratios are based on 3 months average.

| Section B - Bank Information (DZ BANK Group) | 31-Dec-23 | 30-Jun-23 |
|--|-------------------|-------------------|
| I. Capital and capital adequacy | | |
| Regulatory capital ratios with full application of the CRR | | |
| - Consolidated Common Equity Tier 1 capital ratio | 15.5% | 15.6% |
| - Consolidated Tier 1 capital ratio | 17.7% | 17.8% |
| - Consolidated Total capital ratio | 20.1% | 20.3% |
| | 31-Dec-23 | 30-Jun-23 |
| | <u>in mio EUR</u> | <u>in mio EUR</u> |
| Consolidated shareholders' fund (Capital & Reserves) | 31,069 | 30,877 |
| II. Other financial information | 31-Dec-23 | 30-Jun-23 |
| | <u>in mio EUR</u> | <u>in mio EUR</u> |
| - Total assets | 644,589 | 653,374 |
| - Total liabilities | 613,520 | 622,497 |
| - Total loans and advances | 333,643 | 335,472 |
| - Banks | 128,867 | 130,065 |
| - Non-bank customers | 204,776 | 205,407 |
| - Total customer deposits | 159,641 | 164,391 |
| | 31-Dec-23 | 31-Dec-22 |
| | <u>in mio EUR</u> | <u>in mio EUR</u> |
| - Pre-tax profit* | 3,189 | 2,252 # |
| - After-tax profit* | 2,234 | 1,341 # |

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

Amounts as at 31 December 2022 are 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



Volksbanken Raiffeisenbanken
cooperative financial network

德國中央合作銀行香港分行
財務披露報表
截至二零二四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2024年 6月30日止 (港元百萬) | 截至2023年 6月30日止 (港元百萬) |
|---------------------------|-----------------------------|-----------------------------|
| I. 收益表資料 | | |
| 利息收入 | 514 | 550 |
| 利息支出 | (405) | (460) |
| 淨利息收入 | 109 | 90 |
| 其他營業收入 | | |
| - 外幣交易買賣及外匯掉期的收益減虧損 | 5 | 7 |
| - 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 | 28 | 51 |
| - 收費及佣金收入 | 29 | 54 |
| - 收費及佣金開支 | (1) | (3) |
| - 其他 | - | - |
| 其他營業總收入 | 33 | 58 |
| 總收入 | 142 | 148 |
| 營業支出 | | |
| - 職員及租金支出 | (37) | (41) |
| - 其他支出 | (28) | (24) |
| - 其他準備金 | (17) | (7) |
| 營業總支出 | (82) | (72) |
| 準備金前之營業利潤/(虧損) | 60 | 76 |
| 壞帳及呆帳準備金調撥 | 17 | (8) |
| 營業利潤/(虧損) | 77 | 68 |
| 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) | 77 | 68 |
| 稅項開支或收入 | - | - |
| 除稅後利潤/(虧損) | 77 | 68 |

II. 資產負債表資料

資產

| | 2024年6月30日 (港元百萬) | 2023年12月31日 (港元百萬) |
|---------------------------|----------------------|-----------------------|
| 現金及銀行結餘 | 576 | 835 |
| 結存外匯基金款項 | 15 | 60 |
| 距離合約到期日超過1個月但不超過12個月的銀行存款 | 5,070 | 3,700 |
| 結存認可機構海外辦事處的金額 | 9,970 | 8,305 |
| 貿易匯票 | 2,571 | 624 |
| 持有的存款證 | 3,109 | 1,953 |
| 持有至到期投資 | 115 | 111 |
| 貸款及應收款項 | 7,916 | 7,888 |
| 投資證券 | - | - |
| 其他投資 | 3 | 3 |
| 物業、工業裝置及設備以及投資物業 | 24 | 27 |
| 總資產 | 29,369 | 23,506 |

負債

| | | |
|----------------|---------------|---------------|
| 尚欠銀行存款及結餘 | 787 | 2,282 |
| 結欠官方實體的金額 | - | - |
| 客戶存款: | | |
| - 活期存款及往來帳戶 | 162 | 188 |
| - 儲蓄存款 | - | - |
| - 定期、短期通知及通知存款 | 317 | 278 |
| 結欠認可機構海外辦事處的金額 | 15,200 | 13,331 |
| 已發行的存款證 | 12,320 | 6,734 |
| 已發行的債務證券 | - | - |
| 其他負債 | 447 | 557 |
| 準備金 | 136 | 136 |
| 總負債 | 29,369 | 23,506 |

III. 其他資產負債表資料

(i) 貸款及應收款項

貸款及應收款項總額：

- 客戶貸款
- 給予銀行貸款
- 應計利息及其他帳目

2024年6月30日
(港元百萬)

2023年12月31日
(港元百萬)

| | |
|--------------|--------------|
| 7,152 | 7,190 |
| 303 | 342 |
| 461 | 356 |
| 7,916 | 7,888 |
| - | - |
| 48 | 68 |
| - | - |
| - | - |
| 48 | 68 |

減值貸款¹之準備金：

- 屬一般性質
- 屬特殊性質
 - 客戶貸款
 - 給予銀行貸款
 - 應計利息及其他帳目

¹ 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

給予減值客戶的貸款之特殊性質準備金

減值客戶的貸款總額佔客戶貸款總額的百分率

| | |
|------|------|
| 73 | 98 |
| 48 | 68 |
| 1.0% | 1.4% |

於2024年6月30日及2023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

| | |
|----|----|
| 73 | 98 |
|----|----|

(ii) 客戶貸款 — 按行業分類：

在香港使用的貸款

工商金融

- 物業發展
- 物業投資
- 金融企業
- 股票經紀
- 批發及零售業
- 製造業
- 運輸及運輸設備
- 康樂活動
- 資訊科技
- 其他

貿易融資

在香港以外使用的貸款

客戶貸款總額

| 2024年6月30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 | 2023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 |
|----------------------|----------------------------------|-----------------------|----------------------------------|
| - | 0.0% | - | 0.0% |
| - | 0.0% | - | 0.0% |
| 180 | 0.0% | 180 | 0.0% |
| - | 0.0% | - | 0.0% |
| 55 | 0.0% | 88 | 0.0% |
| 19 | 0.0% | 13 | 0.0% |
| - | 0.0% | - | 0.0% |
| - | 0.0% | - | 0.0% |
| - | 0.0% | - | 0.0% |
| - | 0.0% | - | 0.0% |
| 11 | 0.0% | 11 | 0.0% |
| 6,887 | 38.3% | 6,898 | 41.3% |
| 7,152 | 36.9% | 7,190 | 39.7% |

(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：

| | 2024年6月30日 (港元百萬) | 2023年12月31日 (港元百萬) |
|------|----------------------|-----------------------|
| - 澳洲 | 2,605 | 2,578 |
| - 南韓 | 1,648 | 1,752 |

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

| | 2024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 | 10,060 | - | 1,296 | 3,301 | - | 14,657 |
| 其中：- 德國 | 10,043 | - | 59 | 285 | - | 10,387 |
| 2. 發展中的亞洲及太平洋地區 | 11,125 | - | 1,648 | 560 | - | 13,333 |
| 其中：- 中國 | 2,983 | - | - | 11 | - | 2,994 |
| - 南韓 | 7,772 | - | 1,648 | - | - | 9,420 |

相等於百萬港元

| | 2023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 | 8,469 | - | 1,376 | 3,332 | - | 13,177 |
| 其中：- 澳洲 | 4 | - | 192 | 2,411 | - | 2,607 |
| - 德國 | 8,432 | - | 70 | 330 | - | 8,832 |
| 2. 發展中的亞洲及太平洋地區 | 7,112 | - | 2,173 | 578 | - | 9,863 |
| 其中：- 中國 | 2,009 | - | 404 | 11 | - | 2,424 |
| - 南韓 | 5,099 | - | 1,769 | - | - | 6,868 |

(v) 逾期或經重組資產

| | 2024年6月30日 | | 2023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 | - | 0.0% | - | 0.0% |
| - 1年以上 | 11 | 0.2% | 11 | 0.2% |
| | <u>11</u> | | <u>11</u> | |
| 於2024年6月30日及2023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 | 11 | | 10 | |
| 於2024年6月30日及2023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 | 11 | | 11 | |
| 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2024年6月30日及2023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

2024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 | 54 | 572 | 626 |
| 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 | 21 | 23 | 44 |
| 7. 其他被視作內地非銀行類客戶之風險 | - | - | - |
| 總計 | 75 | 595 | 670 |
| 扣除準備金後總資產 | 29,234 | | |
| 資產負債表內之風險承擔佔總資產的比例 | 0.26% | | |

2023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 | 85 | 468 | 553 |
| 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 | 22 | 13 | 35 |
| 7. 其他被視作內地非銀行類客戶之風險 | - | - | - |
| 總計 | 107 | 481 | 588 |
| 扣除準備金後總資產 | 23,369 | | |
| 資產負債表內之風險承擔佔總資產的比例 | 0.46% | | |

(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：
(佔所持有外匯淨盤總額的10%或以上之分項)

相等於百萬港元

2024年6月30日

| | 歐元 | 美元 | 澳元 | 總計 |
|---------|----------|----------|---------|----------|
| 現貨資產 | 15,615 | 10,220 | 2,331 | 28,166 |
| 現貨負債 | (9,993) | (7,107) | (2,027) | (19,127) |
| 遠期買入 | 4,757 | 44,772 | 478 | 50,007 |
| 遠期賣出 | (10,449) | (47,939) | (795) | (59,183) |
| 期權盤淨額 | - | - | - | - |
| 長(短)盤淨額 | (70) | (54) | (13) | (137) |

相等於百萬港元

2023年12月31日

| | 歐元 | 美元 | 澳元 | 總計 |
|---------|---------|----------|---------|----------|
| 現貨資產 | 10,824 | 9,301 | 2,336 | 22,461 |
| 現貨負債 | (7,724) | (4,790) | (1,591) | (14,105) |
| 遠期買入 | 5,663 | 25,338 | 797 | 31,798 |
| 遠期賣出 | (9,035) | (29,794) | (1,552) | (40,381) |
| 期權盤淨額 | - | - | - | - |
| 長(短)盤淨額 | (272) | 55 | (10) | (227) |

IV. 資產負債表以外的項目

2024年6月30日
(港元百萬)

2023年12月31日
(港元百萬)

或然負債及承擔

合約或名義金額

| | | |
|---------------|-------|-------|
| - 直接信貸替代項目 | 164 | 172 |
| - 與交易有關的或然項目 | 8 | 8 |
| - 與貿易有關的或然項目 | 177 | 225 |
| - 票據發行及循環包銷安排 | - | - |
| - 其他承擔 | 3,994 | 1,440 |
| - 其他 | - | 352 |

衍生工具

名義金額

| | | |
|--------|--------|--------|
| - 匯率合約 | 92,772 | 55,982 |
| - 利率合約 | 1,989 | 1,362 |
| - 其他 | - | - |

公允價值資產

| | | |
|--------|-----|-----|
| - 匯率合約 | 443 | 280 |
| - 利率合約 | - | - |
| - 其他 | - | - |
| | 443 | 280 |

公允價值負債

| | | |
|--------|-----|-----|
| - 匯率合約 | 389 | 419 |
| - 利率合約 | 5 | 5 |
| - 其他 | - | - |
| | 394 | 424 |

於2024年6月30日及2023年12月31日，本行並無雙邊淨額結算協議。

V. 流動資產

2024年第2季

2023年第2季

機構於財政期的平均流動性維持比率

214.98%

309.77%

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。2024年第二季度及2023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)

| | 2023年12月31日 | 2023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 | 15.5% | 15.6% |
| - 綜合一級資本比率 | 17.7% | 17.8% |
| - 綜合總資本比率 | 20.1% | 20.3% |
| | 2023年12月31日 | 2023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) | 31,069 | 30,877 |
| II. 其他財務資料 | | |
| | 2023年12月31日 | 2023年6月30日 |
| | (歐元百萬) | (歐元百萬) |
| - 總資產 | 644,589 | 653,374 |
| - 總負債 | 613,520 | 622,497 |
| - 總貸款 | 333,643 | 335,472 |
| - 銀行貸款 | 128,867 | 130,065 |
| - 非銀行貸款 | 204,776 | 205,407 |
| - 總客戶存款 | 159,641 | 164,391 |
| | 2023年12月31日 | 2022年12月31日 |
| | (歐元百萬) | (歐元百萬) |
| - 稅前盈利 [⌘] | 3,189 | 2,252 # |
| - 稅後盈利 [⌘] | 2,234 | 1,341 # |

⌘ 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。

於2022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。



赫佑漢

行政總裁

德國中央合作銀行 香港分行