



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

Section A - Branch Information

	30-Jun-18 <u>in mio HKD</u>	30-Jun-17 <u>in mio HKD</u>
I. Profit and loss information		
Interest income	208	149
Interest expense	<u>(140)</u>	<u>(87)</u>
Net interest income	68	62
Other operating income		
- Gains less losses arising from trading in foreign currencies	(1)	4
- Gains less losses on securities held for trading purposes	-	1
- Gains less losses from other trading activities	-	-
- Net fees and commission income	21	40
- Fees and commission income	25	42
- Fees and commission expenses	(4)	(2)
- Others	-	-
Other operating income	20	45
Total income	88	107
Operating expenses		
- Staff and rental expenses	(33)	(33)
- Other expenses	(17)	(17)
- Net credit / (charge) for other provisions	<u>1</u>	<u>3</u>
Operating expenses	(49)	(47)
Operating profit/(loss) before provisions	39	60
Credit / (Charge) for bad and doubtful debts	<u>30</u> #	<u>9</u>
Operating profit/(loss)	69	69
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit/(loss) before taxation	69	69
Taxation charge	<u>-</u>	<u>-</u>
Profit/(loss) after taxation	69	69

Net release of HKD 30 million arose from changes in estimation methodology of provisions, which was due to the adoption of IFRS 9 in DZ BANK Group.

For and on behalf of
DZ BANK AG Deutsche Zentral-Genossenschaftsbank
Frankfurt am Main
Hong Kong Branch

 
Authorized Signature(s)

II. Balance Sheet Information

	30-Jun-18 <small>in mio HKD</small>	31-Dec-17 <small>in mio HKD</small>
<u>Assets</u>		
Cash and balances with banks	506	660
Due from Exchange Fund	-	-
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	3,871	2,972
Amount due from overseas offices	8,270	7,676
Trade bills	356	536
Certificates of deposit held	1,569	1,555
Securities held for trading purposes	-	-
Loans and receivables	6,224	5,640
Investment securities	50	50
Other investments	2	2
Property, plant and equipment and investment properties	20	21
Total assets	<u>20,868</u>	<u>19,112</u>
<u>Liabilities</u>		
Deposits and balances from banks	3,323	1,675
Deposits and balances from sovereign	4,029	6,233
Deposits from customers:		
- Demand deposits and current accounts	261	244
- Savings deposits	-	-
- Time, call and notice deposits	136	146
Amount due to overseas offices	12,783	10,145
Certificates of deposit issued	100	250
Issued debt securities	-	-
Other liabilities	158	309
Provisions	78	110
Total liabilities	<u>20,868</u>	<u>19,112</u>

III. Additional balance sheet information

	30-Jun-18 <u>in mio HKD</u>	31-Dec-17 <u>in mio HKD</u>
(i) Loans and receivables		
Gross amount of loans and receivables		
- Loans and advances to customers	5,703	5,437
- Loans and advances to banks	414	159
- Accrued interest and other accounts	107	44
	<u>6,224</u>	<u>5,640</u>
 Provisions for impaired loans and advances*		
- General provisions	-	-
- Specific provisions		
- Loans and advances to customers	67	68
- Loans and advances to banks	-	-
- Accrued interest and other accounts	-	-
	<u>67</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	91	94
Specific provisions - individually assessed	67	68
Gross impaired loans and advances to customers as a % of gross loans and advances to customers	1.6%	1.7%

As at 30 June 2018 and 31 December 2017, there were no collateral held against the impaired loans and advances to customers.

Breakdown of impaired loans and advances to customers by countries:

- Vietnam	91	94
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(ii) Loans and advances to customers by sector

	30-Jun-18		31-Dec-17	
	<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	10	0.0%	20	0.0%
- Stockbrokers	-	0.0%	-	0.0%
- Wholesale and retail trade	34	0.0%	22	0.0%
- Manufacturing	279	9.6%	248	13.4%
- Transport and transport equipment	-	0.0%	-	0.0%
- Recreational activities	-	0.0%	-	0.0%
- Information technology	-	0.0%	-	0.0%
- Others	9	100.0%	11	100.0%
Trade finance	24	0.0%	-	0.0%
Loans and advances for use outside Hong Kong	5,347	0.9%	5,136	0.9%
Gross amount of loans and advances to customers	<u>5,703</u>	1.4%	<u>5,437</u>	1.7%

(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 :

	<u>30-Jun-18</u> in mio HKD	<u>31-Dec-17</u> in mio HKD
- Australia	1,778	1,933
- France	765	779
- South Korea	969	985

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-18

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1. Developed Countries	8,301	-	286	3,652	-	12,239
of which: - Germany	8,299	-	-	417	-	8,716
2. Developing Asia Pacific	6,707	-	-	707	-	7,414
of which: - China	3,038	-	-	-	-	3,038
- South Korea	3,512	-	-	663	-	4,175

Equivalent in millions of HKD

31-Dec-17

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1. Developed Countries	7,683	-	152	3,574	-	11,409
of which: - Germany	7,677	-	-	313	-	7,990
- Australia	-	-	152	1,793	-	1,945
2. Developing Asia Pacific	6,327	-	-	532	-	6,859
of which: - China	2,452	-	-	32	-	2,484
- South Korea	3,627	-	-	432	-	4,059

(v) Overdue or rescheduled assets

	30-Jun-18		31-Dec-17	
	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	91	1.6%	94	1.7%
	<u>91</u>		<u>94</u>	

As at 30 June 2018 and 31 December 2017, there were no overdue loans and advances to banks and other accounts.

Specific provision for overdue loans and advances to customers	67	68
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As at 30 June 2018 and 31 December 2017, there were no collateral held against the overdue loans and advances to customers.

Breakdown of overdue loans and advances to customers by countries:

- Vietnam	91	94
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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 2018 and 31 December 2017, 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 2018

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	20	-	20
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	24	-	24
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	432	7	439
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	476	7	483
Total assets after provision	20,791		
On-balance sheet exposures as percentage of total assets	2.29%		

As at 31 December 2017

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	33	-	33
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	20	-	20
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	70	-	70
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	197	443	640
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	17	17
Total	320	460	780
Total assets after provision	19,003		
On-balance sheet exposures as percentage of total assets	1.68%		

(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-18			
	EUR	USD	AUD	Total
Spot assets	11,042	7,423	1,615	20,080
Spot liabilities	(10,504)	(2,715)	(1)	(13,220)
Forward purchases	4,483	6,928	-	11,411
Forward sales	(4,850)	(11,711)	(1,663)	(18,224)
Net option position	-	-	-	-
Net long (short) position	171	(75)	(49)	47

Equivalent in millions of HKD	31-Dec-17			
	EUR	USD	AUD	Total
Spot assets	10,145	6,746	1,769	18,660
Spot liabilities	(9,022)	(4,899)	(105)	(14,026)
Forward purchases	3,241	5,892	166	9,299
Forward sales	(4,341)	(7,787)	(1,879)	(14,007)
Net option position	-	-	-	-
Net long (short) position	23	(48)	(49)	(74)

IV. **Off-balance sheet exposures**

	30-Jun-18 in mio HKD	31-Dec-17 in mio HKD
Contingent liabilities and commitments		
<u>Contractual or notional amounts</u>		
- Direct credit substitutes	514	532
- Transaction-related contingencies	23	17
- Trade-related contingencies	134	180
- Note issuance and revolving underwriting facilities	-	-
- Other commitments	1,074	1,870
- Others	-	6
Derivatives		
<u>Notional amounts</u>		
- Exchange rate contracts	18,924	14,230
- Interest rate contracts	2,834	3,481
- Others	-	-
<u>Fair values Assets</u>		
- Exchange rate contracts	161	66
- Interest rate contracts	1	3
- Others	-	-
	162	69
<u>Fair values Liabilities</u>		
- Exchange rate contracts	141	141
- Interest rate contracts	4	3
- Others	-	-
	145	144

As at 30 June 2018 and 31 December 2017, the Bank has no bilateral netting arrangements.

V. **Liquidity ratio**

	30-Jun-18	31-Mar-18	30-Jun-17
The average liquidity maintenance ratio for the financial period	87.13%	93.29%	71.56%

The above ratios are calculated based on the arithmetic mean of the average values of each calendar month for the reporting period. The 2018 Q1 and Q2 ratios are based on 3 months average and the 2017 H1 ratio is based on 6 months average.

Section B - Bank Information (DZ BANK Group)

	31-Dec-17	30-Jun-17
I. Capital and capital adequacy		
- Consolidated Common Equity Tier 1 capital ratio	13.9%	13.1%
- Consolidated Tier 1 capital ratio	14.4%	14.5%
- Consolidated Total capital ratio	17.4%	16.7%
	31-Dec-17	30-Jun-17
	<u>in mio EUR</u>	<u>in mio EUR</u>
Consolidated shareholders' fund (Capital & Reserves)	23,505	22,795
II. Other financial information	31-Dec-17	30-Jun-17
	<u>in mio EUR</u>	<u>in mio EUR</u>
- Total assets	505,594	513,358
- Total liabilities	482,089	490,563
- Total loans and advances	294,865	293,672
- Banks	120,489	117,624
- Non-bank customers	174,376	176,048
- Total customer deposits	126,319	129,075
	31-Dec-17	31-Dec-16
	<u>in mio EUR</u>	<u>in mio EUR</u>
- Pre-tax profit*	1,810	2,197
- After-tax profit*	1,098	1,606

* 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.

Section C - Other Disclosures
Disclosure on Remuneration

Under paragraph 3.1.2 of SPM CG-5 "Guideline on a Sound Remuneration System", DZ BANK AG as an overseas-incorporated authorized institution is not required to make separate disclosures in respect of the remuneration system applicable to its Hong Kong operations. The Bank's Annual Report will provide relevant disclosures, where appropriate.

Disclosure on Liquidity Risk Management

The strategic guidelines for the management of liquidity risk by the entities in the DZ BANK Group are established by the Group Risk and Finance Committee. At the level of DZ BANK, this is the responsibility of the Treasury and Capital Committee. Liquidity risk control in the DZ BANK Group is coordinated by the Group Risk Management working group and carried out independently by the Risk Controlling units at DZ BANK. The DZ BANK Treasury unit is responsible for the management of liquidity risk.

The Liquidity risk management policy of Hong Kong Branch is governed by the DZ BANK Group's internal liquidity risk framework and in compliance with local regulatory standards, and is reviewed on an annual basis by local Asset & Liability Committee (ALCO). Hong Kong Treasury is responsible for liquidity management to ensure Hong Kong branch has sufficient liquidity and liquefiable assets to meet normal business transactions' payment obligations. Hong Kong Risk Controlling is responsible for monitoring of liquidity risk.

Liquidity risk is measured and managed on a liquidity surplus, whereby projected cumulative cash flow is compared against available liquidity reserves, with daily monitoring and stress testing, which includes 'corporate crisis', market crisis' and 'combination crisis' scenarios. Based on the liquidity surplus calculated for the stress scenarios, the Board of Managing Directors set the liquidity risk limits that commensurate to the risk tolerance level. The liquidity risk limits are regularly monitored by Hong Kong Risk Controlling. Detailed daily information regarding Hong Kong Branch liquidity risk situation from Head Office, including stress testing result, is received by the Chief Executive, Hong Kong Treasury and Risk Controlling for further actions. Funding gap limits in significant regional currencies are also employed to limit the Branch's foreign currency liquidity risk exposure.

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").

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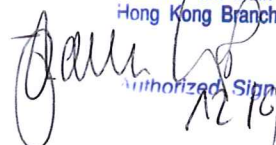
主要財務資料披露報表
 德國中央合作銀行香港分行

甲部 – 分行資料

	截至2018年 6月30日止 (港元百萬)	截至2017年 6月30日止 (港元百萬)
I. 收益表資料		
利息收入	208	149
利息支出	(140)	(87)
淨利息收入	68	62
其他營業收入		
- 外幣交易買賣及外匯掉期的收益減虧損	(1)	4
- 持作交易用途的證券的收益減虧損	-	1
- 其他交易活動的收益減虧損	-	-
- 收費及佣金淨額	21	40
- 收費及佣金收入	25	42
- 收費及佣金開支	(4)	(2)
- 其他	-	-
其他營業總收入	20	45
總收入	88	107
營業支出		
- 職員及租金支出	(33)	(33)
- 其他支出	(17)	(17)
- 其他準備金	1	3
營業總支出	(49)	(47)
準備金前之營業利潤/(虧損)	39	60
壞帳及呆帳準備金調撥	30 *	9
營業利潤/(虧損)	69	69
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)	69	69
稅項開支或收入	-	-
除稅後利潤/(虧損)	69	69

* 由於德國中央合作銀行集團今年開始採用《國際財務報告準則》第九號，更改了壞帳及呆帳準備金的計算方法，以致壞帳及呆帳準備金撥回三千萬港幣。

For and on behalf of
 DZ BANK AG Deutsche Zentral-Genossenschaftsbank
 Frankfurt am Main
 Hong Kong Branch


 Authorized Signature(s)



II. 資產負債表資料

資產	2018年6月30日 (港元百萬)	2017年12月31日 (港元百萬)
現金及銀行結餘	506	660
結存外匯基金款項	-	-
距離合約到期日超逾1個月但不超逾12個月的銀行存款	3,871	2,972
結存認可機構海外辦事處的金額	8,270	7,676
貿易匯票	356	536
持有的存款證	1,569	1,555
持有作交易用途的證券	-	-
貸款及應收款項	6,224	5,640
投資證券	50	50
其他投資	2	2
物業、工業裝置及設備以及投資物業	20	21
總資產	20,868	19,112
負債		
尚欠銀行存款及結餘	3,323	1,675
結欠官方實體的金額	4,029	6,233
客戶存款:		
- 活期存款及往來帳戶	261	244
- 儲蓄存款	-	-
- 定期、短期通知及通知存款	136	146
結欠認可機構海外辦事處的金額	12,783	10,145
已發行的存款證	100	250
已發行的債務證券	-	-
其他負債	158	309
準備金	78	110
總負債	20,868	19,112

III. 其他資產負債表資料

	2018年6月30日 (港元百萬)	2017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	5,703	5,437
- 給予銀行貸款	414	159
- 應計利息及其他帳目	107	44
	6,224	5,640
減值貸款*之準備金：		
- 屬一般性質	-	-
- 屬特殊性質		
- 客戶貸款	67	68
- 給予銀行貸款	-	-
- 應計利息及其他帳目	-	-
	67	68

*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	91	94
給予減值客戶的貸款之特殊性質準備金	67	68
減值客戶的貸款總額佔客戶貸款總額的百分率	1.6%	1.7%

於2018年6月30日及2017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：

- 越南	91	94
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(ii) 客戶貸款 — 按行業分類：

	2018年6月30日		2017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	10	0.0%	20	0.0%
- 股票經紀	-	0.0%	-	0.0%
- 批發及零售業	34	0.0%	22	0.0%
- 製造業	279	9.6%	248	13.4%
- 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	9	100.0%	11	100.0%
貿易融資	24	0.0%	-	0.0%
在香港以外使用的貸款	5,347	0.9%	5,136	0.9%
客戶貸款總額	5,703	1.4%	5,437	1.7%

(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：

	2018年6月30日 (港元百萬)	2017年12月31日 (港元百萬)
- 澳洲	1,778	1,933
- 法國	765	779
- 南韓	969	985

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

	2018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	8,301	-	286	3,652	-	12,239
其中：- 德國	8,299	-	-	417	-	8,716
2. 發展中的亞洲及太平洋地區	6,707	-	-	707	-	7,414
其中：- 中國	3,038	-	-	-	-	3,038
- 南韓	3,512	-	-	663	-	4,175

相等於百萬港元

	2017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	7,683	-	152	3,574	-	11,409
其中：- 德國	7,677	-	-	313	-	7,990
- 澳洲	-	-	152	1,793	-	1,945
2. 發展中的亞洲及太平洋地區	6,327	-	-	532	-	6,859
其中：- 中國	2,452	-	-	32	-	2,484
- 南韓	3,627	-	-	432	-	4,059

(v) 逾期或經重組資產

	2018年6月30日		2017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	91	1.6%	94	1.7%
	<u>91</u>		<u>94</u>	

於2018年6月30日及2017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

	67	68
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於2018年6月30日及2017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:

- 越南	91	94
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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2018年6月30日及2017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

2018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	20	-	20
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	24	-	24
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	432	7	439
7. 其他被視作內地非銀行類客戶之風險	-	-	-
總計	476	7	483
扣除準備金後總資產	20,791		
資產負債表內之風險承擔佔總資產的比例	2.29%		

2017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	33	-	33
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	20	-	20
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	70	-	70
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	197	443	640
7. 其他被視作內地非銀行類客戶之風險	-	17	17
總計	320	460	780
扣除準備金後總資產	19,003		
資產負債表內之風險承擔佔總資產的比例	1.68%		

(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

2018年6月30日

	歐元	美元	澳元	總計
現貨資產	11,042	7,423	1,615	20,080
現貨負債	(10,504)	(2,715)	(1)	(13,220)
遠期買入	4,483	6,928	-	11,411
遠期賣出	(4,850)	(11,711)	(1,663)	(18,224)
期權盤淨額	-	-	-	-
長(短)盤淨額	171	(75)	(49)	47

相等於百萬港元

2017年12月31日

	歐元	美元	澳元	總計
現貨資產	10,145	6,746	1,769	18,660
現貨負債	(9,022)	(4,899)	(105)	(14,026)
遠期買入	3,241	5,892	166	9,299
遠期賣出	(4,341)	(7,787)	(1,879)	(14,007)
期權盤淨額	-	-	-	-
長(短)盤淨額	23	(48)	(49)	(74)

IV. 資產負債表以外的項目

2018年6月30日
(港元百萬)

2017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	514	532
- 與交易有關的或然項目	23	17
- 與貿易有關的或然項目	134	180
- 票據發行及循環包銷安排	-	-
- 其他承擔	1,074	1,870
- 其他	-	6

衍生工具

名義金額

- 匯率合約	18,924	14,230
- 利率合約	2,834	3,481
- 其他	-	-

公允價值資產

- 匯率合約	161	66
- 利率合約	1	3
- 其他	-	-
	162	69

公允價值負債

- 匯率合約	141	141
- 利率合約	4	3
- 其他	-	-
	145	144

於2018年6月30日及2017年12月31日，本行並無雙邊淨額結算協議。

V. 流動資產

2018年6月30日

2018年3月31日

2017年6月30日

機構於財政期的平均流動性維持比率	87.13%	93.29%	71.56%
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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。2018年第一季度和第二季度的比率是基於三個月平均值，2017年上半年度的比率是基於六個月的平均值。

乙部 — 銀行資料 (德國中央合作銀行集團)

	2017年12月31日	2017年6月30日
I. 資本及資本充足比率		
- 綜合普通股權一級資本比率	13.9%	13.1%
- 綜合一級資本比率	14.4%	14.5%
- 綜合總資本比率	17.4%	16.7%
	2017年12月31日	2017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)	23,505	22,795
II. 其他財務資料	2017年12月31日	2017年6月30日
	(歐元百萬)	(歐元百萬)
- 總資產	505,594	513,358
- 總負債	482,089	490,563
- 總貸款	294,865	293,672
- 銀行貸款	120,489	117,624
- 非銀行貸款	174,376	176,048
- 總客戶存款	126,319	129,075
	2017年12月31日	2016年12月31日
	(歐元百萬)	(歐元百萬)
- 稅前盈利 ⁹⁶	1,810	2,197
- 稅後盈利 ⁹⁶	1,098	1,606

⁹⁶ 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。

丙部 — 其他披露

薪酬披露

根據第3.1.2 SPM CG-5 “穩健的薪酬制度指引”，德國中央合作銀行作為境外註冊認可機構毋需對於香港業務的薪酬制度另作披露。然而，在適當情況下，銀行會在年報上作出相關的披露。

流動性風險管理披露

德國中央合作銀行集團的總流動性風險戰略方針是由集團的風險和財務委員會成立。在德國中央合作銀行內，這是由銀行的財資及投資委員會負責的。集團的流動性風險控制是由銀行風險管理工作組內各單位獨立監察的。銀行財資部負責流動性風險的管理。

香港分行的流動性風險管理政策受集團內部流動性風險規管並符合本地監管標準，而香港分行的資產與負債委員會就其每年進行一次檢討。香港分行的財資部負責流動資產管理，以確保香港分行有足夠的流動性和流動資產，來應付正常業務往來之付款。香港分行的風險管控部則負責流動性風險的監察。

本行的流動性風險是以流動性餘額作計量及管理，亦即以預期累計現金流與可用性流動性儲備進行比較，並將其進行每日監測和壓力測試，壓力測試包括「機構本身受壓情景」、「市場整體受壓情景」及「合併壓力情景」。董事局會因應流動性風險可承受水平對壓力測試計算出的流動性餘額設限，以確保有充足穩健的流動性。香港風險管控部會就該流動性餘額限度作定期監察。香港分行的行政總裁、財資部及風險管控部每日從總行接收有關分行流動性風險的詳細資訊，包括壓力測試結果，以作出相應的行動。此外，香港分行亦對區內重要外幣流動性資金缺口設限，將貨幣錯配控制在可接受水平。

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《實行銀行業(披露)規則之指引》內列明的披露標準。

如欲查詢或索取本聲明書副本，請聯絡：
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