

DZ BANK AG Hong Kong Branch

Annual Financial Disclosure For the year ended 31 December 2024





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

Section A - Branch Information

ı.	Profit and loss information	31-Dec-24 in mio HKD	31-Dec-23 in mio HKD
	Interest income Interest expense	1,459 (1,266)	1,246 (1,054)
	Net interest income	193	192
	Other operating income - Gains less losses arising from trading in foreign currencies - Gains less losses on securities held for trading purposes - Gains less losses from other trading activities - Net fees and commission income - Fees and commission income - Fees and commission expenses - Others	12 - - 65 69 (4)	7 - - 79 83 (4)
	Other operating income	77	86
	Total income	270	278
	Operating expenses - Staff and rental expenses - Other expenses - Net credit / (charge) for other provisions Operating expenses	(74) (52) 7 (119)	(83) (55) (9) (147)
	Operating profit/(loss) before provisions	151	131
	Credit / (Charge) for bad and doubtful debts	4	(9)
	Operating profit/(loss)	155	122
	Gains less losses from the disposal of property, plant and equipment and investment properties		
	Profit/(loss) before taxation	155	122
	Taxation charge		-
	Profit/(loss) after taxation	155	122_

II.	Delesses	CL 4	Information
11	Balance	Sheer	intormation

<u>Assets</u>	31-Dec-24 in mio HKD	30-Jun-24 in mio HKD
Cash and balances with banks	637	576
Due from Exchange Fund	31	15
Placements with banks which have a residual contractual	4,578	5,070
maturity of more than one month but not more than twelve months		
Amount due from overseas offices	10,368	9,970
Trade bills	3,770	2,571
Certificates of deposit held	2,206	3,109
Held-to-maturity investments	-	115
Loans and receivables	8,303	7,916
Investment securities	-	-
Other investments	3	3
Property, plant and equipment and investment properties	22	24
Total assets	29,918	29,369
<u>Liabilities</u>		
Deposits and balances from banks	2,461	787
Deposits and balances from sovereign	1,425	-
Deposits from customers:	407	400
- Demand deposits and current accounts	137	162
- Savings deposits	-	317
- Time, call and notice deposits	195	
Amount due to overseas offices	14,326	15,200
Certificates of deposit issued	10,688	12,320
Issued debt securities	- E70	447
Other liabilities	578 108	136
Provisions		130
Total liabilities	29,918	29,369



III.	Additional balance sheet information		
		31-Dec-24	30-Jun-24
		in mio HKD	in mio HKD
(i)	Loans and receivables		
.,	Gross amount of loans and receivables		
	- Loans and advances to customers	7,492	7,152
	- Loans and advances to banks	267	303
	- Accrued interest and other accounts	544	461
	, issued interest and strong descents	8,303	7,916
			1,010
	Provisions for impaired loans and advances*		
	- General provisions	-	-
	- Specific provisions		
	- Loans and advances to customers	45	48
	- Loans and advances to banks	-	-
	 Accrued interest and other accounts 	-	-
		45	48
	* Impaired loans are advances to customers which have been classified a "loss" in accordance with the HKMA Return of Loans and Advances and completion instructions.	as "substandard", "doubtful" and Provisions (Form MA(BS)2A)	
	Gross impaired loans and advances to customers	73	73
	Specific provisions - individually assessed	45	48
	Gross impaired loans and advances to customers as a %	10	40
	of gross loans and advances to customers	1.0%	1.0%
	or group loans and davaness to sustained	1.076	1.0%
	As at 31 December 2024 and 30 June 2024, there were no collateral held customers.	against the impaired loans and a	advances to
	Breakdown of impaired loans and advances to customers by countries: - Hong Kong	73	73

(ii) Loans and advances to customers by sector

	31-Dec-24		30-Jı	ın-24
	<u>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
Loans and advances for use in Hong Kong				
Industrial, commercial and financial sectors - Property development - Property investment - Financial concerns - Stockbrokers - Wholesale and retail trade - Manufacturing - Transport and transport equipment - Recreational activities - Information technology - Others	- 180 - 92 - - - - -	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	- 180 - 55 19 - - -	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
Trade finance	-	0.0%	11	0.0%
Loans and advances for use outside Hong Kong	7,220	33.7%	6,887	38.3%
Gross amount of loans and advances to customers	7,492	32.5%	7,152	36.9%

(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:

	31-Dec-24	30-Jun-24
	<u>in mio HKD</u>	in mio HKD
- Australia	2,482	2,605
- South Korea	1,532	1,648
- Turkey	977	196

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

31-Dec-24

	Non-bank private sector					
			Non-bank			
			<u>financial</u>	Non-financial		
	<u>Banks</u>	Official Sector	<u>institutions</u>	private sector	<u>Others</u>	<u>Total</u>
1. Developed Countries	10,468	-	1,464	2,790	-	14,722
of which: - Germany	10,419	-	46	287	-	10,752
2. Developing Asia Pacific	10,384	-	1,415	689	-	12,488
of which: - South Korea	7,977	-	1,415	117	-	9,509

Equivalent in millions of HKD

30-Jun-24

	Non-bank private sector					
			Non-bank			
			<u>financial</u>	Non-financial		
	<u>Banks</u>	Official Sector	<u>institutions</u>	private sector	<u>Others</u>	<u>Total</u>
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



(v) Overdue or rescheduled assets

	31-Dec-24		30-J	un-24
	in mio HKD	% to total loans and advances to customers	in mio HKD	% to total loans and advances to customers
Gross amount of overdue loans and advances to customers : - more than three months but not more than six months		0.00/		0.00/
	-	0.0%	-	0.0%
- more than six months but not more than one year	-	0.0%	-	0.0%
- more than one year		_ 0.0%_	11	0.2%
	-		11	_
As at 31 December 2024 and 30 June 2024, there were no overdue loans	and advances	to banks and oth	er accounts.	
Specific provision for overdue loans and advances to customers	-		11	
As at 31 December 2024 and 30 June 2024, there were no collateral held customers.	against the ov	erdue loans and a	dvances to	
Breakdown of overdue loans and advances to customers by countries: - Hong Kong	-		11	
Gross amount of rescheduled loans and advances (excluding those which have been overdue for over three months and repo	orted above)			
- to customers	_	0.0%	-	0.0%
- to banks	-	0.0%	-	0.0%

As at 31 December 2024 and 30 June 2024, 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

Types of Counterparties	On-balance sheet exposure in mio HKD	Off-balance sheet exposure in mio HKD	Total in mio HKD
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	÷	. =	+
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	73	534	607
4. Other entities of central government not reported in item 1 above	-	-	
5. Other entities of local governments not reported in item 2 above	-	-	-
 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 	20	28	48
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	93	562	655
Total assets after provision On-balance sheet exposures as percentage of total assets	29,810 0.31%		
As at 30 June 2024	On-balance sheet	Off-balance sheet	
Types of Counterparties	exposure in mio HKD	exposure in mio HKD	Total in mio HKD
Types of Counterparties 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)			
Central government, central government-owned entities			
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) Local governments, local government-owned entities			
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	in mio HKD	in mio HKD	<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 4. Other entities of central government not reported in item 1	in mio HKD	in mio HKD	<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 4. Other entities of central government not reported in item 1 above 5. Other entities of local governments not reported in item 2	in mio HKD	in mio HKD	<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 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	in mio HKD 54 -	in mio HKD 572 -	<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 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 7. Other counterparties where the exposures are considered	in mio HKD 54 -	in mio HKD 572 -	<u>in mio HKD</u> - -

On-balance sheet exposures as percentage of total assets

29,234 0.26%



(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			31-Dec-24	
	EUR	USD	AUD	Total
Spot assets	13,317	13,395	2,226	28,938
Spot liabilities	(8,732)	(5,982)	(2,092)	(16,806)
Forward purchases	3,549	28,620	810	32,979
Forward sales	(8,087)	(36,025)	(952)	(45,064)
Net option position	-	-	=	
Net long (short) position	47	8	(8)	47
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)
Off-balance sheet exposures		31-Dec-24 in mio HKD		30-Jun-24 in mio HKD
Contingent liabilities and commitments				
Contractual or notional amounts - Direct credit substitutes		156		164
- Transaction-related contingencies		21		8
- Trade-related contingencies		288		177
 Note issuance and revolving underwriting facilities 		-		-
- Other commitments		3,860		3,994
- Others		349		-
Derivatives				
Notional amounts		65 170		02 772
- Exchange rate contracts - Interest rate contracts		65,170 2,175		92,772 1,989
- Others		-		-
Fair values Assets				
- Exchange rate contracts		780		443
- Interest rate contracts		-		-
- Others	_			-
		780	-	443
Fair values Liabilities		200		000
 Exchange rate contracts Interest rate contracts 		630		389
- Interest rate contracts - Others		5		5
Calolo		635	-	394

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

IV.



V. Liquidity ratio Q4 2024 Q4 2023

The average liquidity maintenance ratio for the financial period 147.54% 222.10%

The above ratios are calculated based on the arithmetic mean of the average values of each calendar month for the reporting period. Both Q4 2024 and Q4 2023 ratios are based on 3 months average.

<u>Secti</u>	on B - Bank Information (DZ BANK Group)	30-Jun-24	31-Dec-23
I.	Capital and capital adequacy Regulatory capital ratios with full application of the CRR - Consolidated Common Equity Tier 1 capital ratio - Consolidated Tier 1 capital ratio - Consolidated Total capital ratio	15.7% 17.8% 20.2%	15.5% 17.7% 20.1%
		30-Jun-24 in mio EUR	31-Dec-23 in mio EUR
	Consolidated shareholders' fund (Capital & Reserves)	31,181	31,069
II.	Other financial information	30-Jun-24 in mio EUR	31-Dec-23 in mio EUR
	 Total assets Total liabilities Total loans and advances Banks Non-bank customers Total customer deposits 	664,107 632,926 344,872 137,191 207,681 159,941	644,589 613,520 333,643 128,867 204,776 159,641
		30-Jun-24 <u>in mio EUR</u>	30-Jun-23 in mio EUR
	- Pre-tax profit*	1,711	1,932 #
	- After-tax profit*	1,246	1,397 #

^{*} 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 Half-Year Financial Report.

Section C - Other Disclosures

Disclosure on Liquidity Risk Management

Below is prepared according to the Pillar 3 disclosure requirements for Table LIQA. Further disclosure on liquidity risk can be found in section VI 'DZ BANK Group and DZ BANK risk report' of the annual report. (https://www.dzbank.com/content/dzbank/en/home/we-are-dz-bank/investor-relations/reports/latest-reports.html)

Governance

The Liquidity risk management of Hong Kong Branch is governed by the DZ BANK Group's internal liquidity risk framework. A local liquidity risk management policy has been set up to integrate the framework into local business environment and local regulatory standards (Supervisory Policy Manual LM1 and LM2), which is reviewed on an annual basis by local Asset & Liability Committee (ALCO).

Hong Kong Treasury is responsible for liquidity management to ensure the Branch has sufficient liquidity and liquefiable assets to meet business transactions' payment obligations. Hong Kong Risk Controlling is responsible for monitoring of liquidity risk.

^{*}Amounts as at 30 June 2023 are restated.



Funding strategy

The funding strategy is centralized and the main source of liquidity of the Branch is from Head Office, which has a diversified funding base backed by the cooperative banks network and capital markets. The long-term funding requirements in foreign currencies are covered through the basis swap market while short-term foreign currencies funding requirements are managed through foreign exchange swaps with matching maturities.

Liquidity risk mitigation

The projected cash flow of the Branch, including off-balance sheet cash flows, is monitored under business-as-usual and stress scenarios. The Branch also adopts funding gap limits on significant regional currencies to limit the Branch's liquidity exposure on foreign currencies. Meanwhile, on the regulatory ratio front, a projection and a stress computation of LMR are performed regularly on a weekly and monthly basis.

Stress testing

Liquidity risk is measured and managed on a liquidity surplus, in which projected cumulative cash flow is compared against available liquidity reserves, and is stressed against the liquidity risk limit under various scenarios including 'corporate crisis', market crisis' and 'combination crisis'. The Branch is informed on a daily basis of the stress testing result, alongside with other liquidity information of the Branch, to identify any source of liquidity risk at an early stage.

Contingency funding plan

The contingency funding plan enables the Branch to respond swiftly to crisis events in a coordinated manner in accordance to the outlined structure and funding strategies to minimize impacts of a liquidity shock.



Liquidity Risk Mismatch

The following table is prepared with reference to the completion instruction for the Returns of Liquidity Monitoring Tools.

As at 31 December 2024 Expressed in thousands HKD	Up to 1 month	Over 1 month up to 3 months	Over 3 months up to 12 months	Over 1 year up to 5 years	Over 5 years	Balancing amount
On-balance sheet liabilities Deposits from non-bank customers Amount payable arising from derivative contracts	156,244	4,398	176,415	-	-	-
Amount payable ansing norm derivative contracts	21,406,334	23,171,797	17,431,199	2,594,833	964,262	-
Due to overseas central banks Due to banks	1,432,906 6,132,718	19,403	633,405	- 6,146,431	- 2,647,190	1,373,440
Debt securities, prescribed instruments and	0,102,710	10,400	000,400	0,140,401	2,047,100	1,070,440
structured financial instruments issued and outstanding		F 0FF 000	E 054 505	440.000		
Other liabilities	2,610	5,055,822 220	5,351,595 14,855	440,000 4,363	461	7,281
Capital and reserves	_	-	-	-	-	154,670
Total on-balance sheet liabilities	29,130,812	28,251,640	23,607,469	9,185,627	3,611,913	1,535,391
Off-balance sheet obligations	2 720 020	24 270	E0 242	40 474		
Irrevocable loan commitments or facilities granted Contractual obligations arising from derivative	3,739,836	21,279	50,313	48,174	-	-
contracts	12,784	10,322	63,588	192,471	54,069	=
Other off-balance sheet obligations Total off-balance sheet obligations	621,997 4,374,617	176,604 208,205	15,549 129,450	240,645	54,069	
Total off-palance sheet obligations	4,374,017	200,203	129,430	240,043	34,009	
On-balance sheet assets						
Currency notes and coins	6	-	_	-	-	-
Amount receivable arising from derivative						
contracts	21,466,527	23,226,092	17,490,492	2,523,563	880,954	-
Due from MA for a/c of Exchange Fund Due from banks	30,870 6,538,987	3,243,452	5,939,639	198,213	68,340	-
Debt securities, prescribed instruments and	0,000,001	0,240,402	0,000,000	100,210	00,040	
structured financial instruments held (net of short	2,192,992	-	-	-	-	-
Acceptances and bills of exchange held	1,691,845	1,290,608	858,545	-	- 007.474	-
Loans and advances to non-bank customers Other assets	299,554 2,252	73,824	1,188,376	2,284,364	3,637,471	73,334 28,066
Total on-balance sheet assets	32,223,033	27,833,976	25,477,052	5,006,140	4,586,765	101,400
Off-balance sheet claims						
Contractual claims arising from derivative	0.044	10.000	FO 770	400.070	40.000	
contracts Other off-balance sheet claims	8,644 349,467	12,603	58,779	186,070	49,066	-
Total off-balance sheet claims	358,111	12,603	58,779	186,070	49,066	
Contractual Maturity Mismatch Cumulative Contractual Maturity Mismatch	(924,285) (924,285)		1,798,912 261,361	(4,234,062) (3,972,701)	969,849 (3,002,852)	

Hong Kong Branch does not have concentration limits on collateral pools.



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").

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 四 年 十 二 月 三 十 一 日 年 度





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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

l.	收益表資料	截至2024年 12月31日止 (港元百萬)	截至2023年 12月31日止 (港元百萬)
	利息收入 利息支出	1,459 (1,266)	1,246 (1,054)
	淨利息收入	193	192
	其他營業收入 - 外幣交易買賣及外匯掉期的收益減虧損 - 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 - 收費及佣金收入 - 收費及佣金開支 - 其他	12 - - - 65 69 (4)	7 - - 79 83 (4)
	其他營業總收入	77	86
	總收入	270	278
	營業支出- 職員及租金支出- 其他支出- 其他準備金	(74) (52) 7	(83) (55) (9)
	營業總支出	(119)	(147)
	準備金前之營業利潤/(虧損)	151	131
	壞帳及呆帳準備金調撥	4	(9)
	營業利潤/(虧損)	155	122
	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)	155	122
	稅項開支或收入		
	除稅後利潤/(虧損)	155	122

II. 資產負債表資料

資產	2024年12月31日 (港元百萬)	2024年6月30日 (港元百萬)
現金及銀行結餘	637	576
結存外匯基金款項	31	15
距離合約到期日超逾1個月但不超逾12個月的銀行存款	4,578	5,070
結存認可機構海外辦事處的金額	10,368	9,970
貿易匯票	3,770	2,571
持有的存款證	2,206	3,109
持有至到期投資	-	115
貸款及應收款項	8,303	7,916
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	22	24
總資產	29,918	29,369
負債		
尚欠銀行存款及結餘	2,461	787
結欠官方實體的金額	1,425	-
客戶存款:		
- 活期存款及往來帳戶	137	162
- 儲蓄存款	-	•
- 定期、短期通知及通知存款	195	317
結欠認可機構海外辦事處的金額	14,326	15,200
已發行的存款證	10,688	12,320
已發行的債務證券		-
其他負債	578	447
準備金	108	136
總負債	29,918	29,369

III.	其他資產負債表資料				
		2024年12月31日		2024年6月30日	
<i>(</i> :)	代 表 17 陈 II 左 15 万	(港元百萬)		(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	7,492		7,152	
	- 給予銀行貸款	267		303	
	- 應計利息及其他帳目	544		461	
		-	-		•
		8,303	-	7,916	
	滅值貸款 之準備金:				
	- 屬一般性質	-		-	
	- 屬特殊性質				
	- 客戶貸款	45		48	
	- 給予銀行貸款 - 應計利息及其他帳目	-		-	
	- 應計列志/文典他報日		-		
		45	_	48	ı
	· 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	73		73	
	給予減值客戶的貸款之特殊性質準備金	45		48	
	減值客戶的貸款總額佔客戶貸款總額的百分率	1.0%		1.0%	
	th2001年12日21日日2001年7日20日 十年光年北方左照诸栋京后的托押日				
	於2024年12月31日及2024年6月30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		73	
(::)	客戶貸款 — 按行業分類:				
(ii)	各尸員就 — 按1] 耒万叛 .	2024年12	日31日	2024年	5B30B
		2021-12	以抵押品或	2021-	以抵押品或
			其他證券作		其他證券作
		(港元百萬)	抵押的貸款所佔 百份比	(港元百萬)	抵押的貸款所佔百份 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	180	0.0%	180	0.0% 0.0%
	- 股票經紀 - 批發及零售業	92	0.0% 0.0%	- 55	0.0%
	- 加级及专旨未 - 製造業	92	0.0%	19	0.0%
	- 表足录 - 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	_	0.0%	11	0.0%
	兵のmass	_	0.070		3.070
	在香港以外使用的貸款	7,220	33.7%	6,887	38.3%
	客戶貸款總額	7,492	32.5%	7,152	36.9%

(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12月31日	2024年6月30日
	<u>(港元百萬)</u>	<u>(港元百萬)</u>
- 澳洲	2,482	2,605
- 南韓	1,532	1,648
- 土耳其	977	196

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12月31日

			非銀行私	營機構		
			非銀行	非金融		
	銀行	官方部門	金融機構	私營機構	其他	總計
1. 發達國家	10,468	-	1,464	2,790	-	14,722
其中: - 德國	10,419	-	46	287	_	10,752
2. 發展中的亞洲及太平洋地區	10,384		1,415	689	-	12,488
其中: - 南韓	7,977	-	1,415	117	-	9,509
相等於百萬港元			2024年6月	∃30 ⊟		
			非銀行私	營機構		
			非銀行	非金融		
	銀行	官方部門	金融機構	私營機構	其他	總計
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			.,	11	_	2,994
	2.983	-	-			
- 南韓	2,983 7,772	-	1,648		-	9,420

(v) 逾期或經重組資產

	2024年12	2月31日 佔客戶	2024年6月	月30日 佔客戶
- 客戶逾期貸款	(港元百萬)	貸款總額的 百分率	(港元百萬)	貸款總額的 百分率
- 音戶週期頁訊 - 3個月以上至6個月 - 6個月以上至1年	-	0.0% 0.0%	-	0.0% 0.0%
- 1年以上		0.0%_	11	0.2%
,		_	11	
於2024年12月31日及2024年6月30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	-1		11	
於2024年12月31日及2024年6月30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	
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 - 經重組銀行貸款總額	-	0.0% 0.0%	-	0.0% 0.0%

於2024年12月31日及2024年6月30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12月31日	資產負債表 內的風險額	資產負債表 外的風險額	總計
交易對手類別	(港元百萬)	(港元百萬)	(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	-	1.2	2
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	73	534	607
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	-	-	-
 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 	20	28	48
7. 其他被視作內地非銀行類客戶之風險	-	-	=
總計	93	562	655
扣除準備金後總資產 資產負債表內之風險承擔佔總資產的比例	29,810 0.31%		
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)
	內的風險額	外的風險額	
交易對手類別	內的風險額	外的風險額	
交易對手類別 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	内的風險額 (港元百萬)	外的風險額 (港元百萬)	
交易對手類別 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	內的風險額 (港元百萬) -	外的風險額 (港元百萬) -	<u>(港元百萬)</u> - -
交易對手類別 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	內的風險額 (港元百萬) -	外的風險額 (港元百萬) -	<u>(港元百萬)</u> - -
交易對手類別 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 4. 並無於上述項目1內報告的中央政府之其他機構	內的風險額 (港元百萬) -	外的風險額 (港元百萬) -	<u>(港元百萬)</u> - -
交易對手類別 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 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	內的風險額 (港元百萬) - - 54 -	外的風險額 (港元百萬) - - - 572 - -	(港元百萬) - - 626 - -
交易對手類別 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 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	內的風險額 (港元百萬) - - 54 -	外的風險額 (港元百萬) - - - 572 - -	(港元百萬) - - 626 - -

(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12月31日	
現貨資產 現貨負債 遠期買入 遠期賣出 期權盤淨額	歐元 13,317 (8,732) 3,549 (8,087)	美元 13,395 (5,982) 28,620 (36,025)	澳元 2,226 (2,092) 810 (952)	總計 28,938 (16,806) 32,979 (45,064)
長(短)盤淨額	47	8	(8)	47
相等於百萬港元		202	4年6月30日	
	歐元	美元	溴元	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)
				-

IV.	資 產 負 債 表 以 外 的 項 目	2024年12月31日 (港元百萬)	2024年6月30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 - 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	156 21 288 - 3,860 349	164 8 177 - 3,994
	衍 生 工 具 <u>名義金額</u> - 匯率合約 - 利率合約 - 其他	65,170 2,175 -	92,772 1,989 -
	<u>公允價值資產</u> - 匯率合約 - 利率合約 - 其他	780 - - - 780	443 - - - 443
	<u>公允價值負債</u> - 匯率合約 - 利率合約 - 其他	630 5 - 635	389 5 - 394

於2024年12月31日及2024年6月30日,本行並無雙邊淨額結算協議。

V.	流動資產	2024年第4季	2023年第4季
	機構於財政期的平均流動性維持比率	147.54%	222.10%

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年第四季度及2023年第四季度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)

1. 資本及資本充足比率	2024年6月30日	2023年12月31日
資 本要求規定之資本比率(全面採納) - 綜合普通股權—級資本比率 - 綜合一級資本比率 - 綜合總資本比率	15.7% 17.8% 20.2%	15.5% 17.7% 20.1%
機構的股東資金總額 (資本及儲備)	2024年6月30日 (歐元百萬) 31,181	2023年12月31日 (歐元百萬) 31,069
Ⅱ. 其他財務資料	2024年6月30日 (歐元百萬)	2023年12月31日 (歐元百萬)
- 總資產 - 總負債 - 總貸款 - 銀行貸款 - 非銀行貸款 - 總客戶存款	664,107 632,926 344,872 137,191 207,681 159,941	644,589 613,520 333,643 128,867 204,776 159,641
- 稅前盈利 s - 稅後盈利 s	2024年6月30日 (歐元百萬) 1,711 1,246	2023年6月30日 (歐元百萬) 1,932 # 1,397 #

稅前盈利及稅後盈利乃指德國中央合作銀行中期財務報表內之經營盈利及本年度淨收入。 *於2023年6月30日的數額經已重報。

丙部-其他披露

流動性風險管理披露

以下披露按LIQA的第三支柱披露規定緝成,進一步的相關於集團的披露聲明可詳見於本集團年度財政報告中的「風險報告」一欄。 (https://www.dzbank.com/content/dzbank/en/home/we-are-dz-bank/investor-relations/reports/latest-reports.html) •

■ 香港分行的流動性風險管理受集團內部流動性風險管理框架規管・香港分行按集團風險管理框架增編本地流動性風險管理政策・以使該管理框架更能合符本地商業 目をガリ的派動に関係ら往又未向ら即派却に関係ら往上不然ら、自己カリカス中国政府とは下海南土之派を加入を成立。 水に成らなどである。 環境及監管標準(監管政策手冊LM1及LM2),並由香港分行的資産與負債委員會就其進行年度檢討。 職能上本行的財資部負責流動性風險的管理・即確保本行有足夠資金及流動資産來履行業務交易的義務・本行的風險管控部則合作負責監察流動性風險的狀況。

香港分行的資金策略由總行調度,主要資金來源主要源自總行合作銀行網絡及資本市場的多元化資金。本行的長期及短期外幣資金需求則主要分別透過交叉貨幣掉 期及期限相配的外匯掉期應付。

流動性風險管理方法

本行通過監控日常及壓力測試下的現金流以管理流動性風險,亦透過對區內重要外幣流動性資金缺口設限,以將貨幣及期限錯配控制在可接受水平。而在流動性維 持比率 (LMR)方面,本行則輔以一般每週一次的預計比率以及每月一次的壓力比率計算。

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。此流動性餘額會在不同壓力測試中·包括"機構本身壓力"、"市場整體壓力"及"合併壓力"情景·與流動性額度作比對並進行監察。本行每日收到壓力測試計算結果及其他流動性風險的相關資訊以便能及早察覺流動 性問題。

本行亦制定了資金應變計劃以便能夠根據既述的分工結構和資金應變策略迅速應對流動性風險事件,以滅低流動性衝擊造成的影響。

流動性風險錯配 下表所列示的資料源自香港金融管理局流動性監察工具申表。

2024年12月31日 以港幣千元位列示 資產負債表內的負債	1個月以下	1個月以上 至3個月	3個月以上 至1年	1年以上至5年	5年以上	餘額
非銀行客戶存款	156,244	4,398	176,415	-	-	-
衍生工具合約產生的應付金額	21,406,334	23,171,797	17,431,199	2,594,833	964,262	-
海外中央銀行存款	1,432,906	_	-	-	-	-
同業存款	6,132,718	19,403	633,405	6,146,431	2,647,190	1,373,440
債務證券·訂明票據及已發行及未償還結構性金融工具	-	5,055,822	5,351,595	440,000	-	-
其他負債	2,610	220	14,855	4,363	461	7,281
資本和儲備	-	-	-	-	-	154,670
資產負債表内的負債總計	29,130,812	28,251,640	23,607,469	9,185,627	3,611,913	1,535,391
資產負債表外的債務						
批出的不可撤銷的貸款承諾	3,739,836	21,279	50,313	48,174		-
證券融資交易產生的合約債務	12,784	10,322	63,588	192,471	54,069	-
其他資產負債表外的債務	621,997	176,604	15,549		-	
資產負債表外的債務總計	4,374,617	208,205	129,450	240,645	54,069	
資產負債表内資產						
紙幣和硬幣	6	-	-		-	-
衍生工具合約產生的應收款項	21,466,527	23,226,092	17,490,492	2,523,563	880,954	-
存於金管局外匯基金賬戶款項	30,870	0.040.450	-	400.040	-	-
存放銀行同業 債務證券,訂明票據及持有結構性金融工具(扣除短倉)	6,538,987	3,243,452	5,939,639	198,213	68,340	-
俱伤祖芬·司明宗原及付有和博性並融工具(扣除难居) 承兑及匯票	2,192,992	1,290,608	858,545	-	-	-
年元及進宗 非銀行客戶貸款及放款	1,691,845 299,554	73,824	1,188,376	2,284,364	3,637,471	73,334
非級11各户員級及IX級 其他資產	2,252	73,024	1,100,570	2,204,304	5,057,471	28,066
資產負債表內資產總計	32,223,033	27,833,976	25,477,052	5.006.140	4.586.765	101,400
XEX UX FIXE MAIL	02,220,000	21,000,010	20,111,002	5,000,000	.,,,,,,,,,	,
資產負債表外資產						
證券融資交易產生的合約資產	8,644	12,603	58,779	186,070	49,066	-
其他資產負債表外的資產	349,467	-	-	-	-	
資產負債表外資產總計	358,111	12,603	58,779	186,070	49,066	-
合約期限錯配	(924,285)	(613,266)	1,798,912	(4,234,062)	969,849	
累積合約期限錯配	(924,285)	(1,537,551)	261,361	(3,972,701)	(3,002,852)	

本行沒有抵押品的集中度限額。

<u>合規聲明</u>

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・

行政總裁 德國中央合作銀行 香港分行