

# Annual Financial Disclosure Statement 31 December 2020

UniCredit Bank AG

Hong Kong Branch

Incorporated in Germany with limited liability

Banking that matters.



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# 1 HONG KONG BRANCH INFORMATION

## 1.1 Income Statement Information

| Description                                                                                    | <u>31 December 2020</u> | <u>31 December 2019</u> |
|------------------------------------------------------------------------------------------------|-------------------------|-------------------------|
|                                                                                                | HK\$ million            | HK\$ million            |
| Interest income                                                                                | 357                     | 917                     |
| Interest expense                                                                               | 172                     | (221)                   |
| Other operating income                                                                         | (64)                    | (321)                   |
| - Gains less losses arising from trading in foreign currencies                                 | (199)                   | (418)                   |
| - Gains less losses on securities held for trading purposes                                    | -                       | (3)                     |
| - Gains less losses from other trading activities                                              | (28)                    | (47)                    |
| - Net fees and commission income                                                               | 83                      | 93                      |
| - Fees and commission income                                                                   | 92                      | 100                     |
| - Fees and commission expenses                                                                 | (9)                     | (7)                     |
| - Others                                                                                       | 80                      | 54                      |
| Operating expenses                                                                             | (286)                   | (298)                   |
| - Staff expenses                                                                               | (137)                   | (134)                   |
| - Rental expenses                                                                              | (27)                    | (24)                    |
| - Other expenses less fee and commission expenses                                              | (122)                   | (140)                   |
| Impairment losses and provision for impaired loans and receivables                             | -                       | -                       |
| Net charge for other provision                                                                 | -                       | -                       |
| Gains less losses from the disposal of property, plant and equipment and investment properties | -                       | -                       |
| Profit before taxation                                                                         | <u>179</u>              | <u>77</u>               |
| Taxation expenses or tax income                                                                | <u>-</u>                | <u>-</u>                |
| <b>PROFIT AFTER TAXATION</b>                                                                   | <b><u>179</u></b>       | <b><u>77</u></b>        |

## 1.2 Balance Sheet Information

| Description                                                   | 31 December 2020 | 30 June 2020  |
|---------------------------------------------------------------|------------------|---------------|
|                                                               | HK\$ million     | HK\$ million  |
| <b>ASSETS</b>                                                 |                  |               |
| Cash and balances with banks (excluding overseas offices)     | 500              | 936           |
| Placements with banks maturing between one and twelve months  | 7,244            | 5,946         |
| Amounts due from overseas offices of the institution          | 46,116           | 38,054        |
| Trade bills                                                   | 734              | 681           |
| Certificates of deposit held                                  | -                | -             |
| Securities held for trading purposes                          | -                | -             |
| Loans and receivables                                         | 5,542            | 3,940         |
| - Loans and advances to customers                             | 2,879            | 2,918         |
| - Loans and advances to banks                                 | 27               | 120           |
| - Other accounts                                              | 2,636            | 902           |
| - Provisions for impaired loans and receivables               | -                | -             |
| - Collective provision                                        | -                | -             |
| - Individual provision                                        | -                | -             |
| Investment Securities                                         | 31,413           | 30,049        |
| Other investments                                             | -                | -             |
| Property, plant and equipment and investment properties       | 4                | 4             |
| <b>TOTAL ASSETS</b>                                           | <b>91,553</b>    | <b>79,610</b> |
| <b>LIABILITIES</b>                                            |                  |               |
| Deposits and balances from banks (excluding overseas offices) | 13,632           | 6,145         |
| Deposits from customers                                       | 2,085            | 1,437         |
| - Demand deposits and current accounts                        | 1,121            | 1,172         |
| - Savings deposits                                            | -                | -             |
| - Time, call and notice deposits                              | 964              | 265           |
| Amounts due to overseas offices of the institution            | 70,206           | 70,717        |
| Certificates of deposit issued                                | -                | -             |
| Issued debt securities                                        | -                | -             |
| Other liabilities                                             | 5,630            | 1,311         |
| Provisions                                                    | -                | -             |
| <b>TOTAL LIABILITIES</b>                                      | <b>91,553</b>    | <b>79,610</b> |

## 1.3 Additional balance sheet information

| (a) Impaired loans and advances (Note 1)                                                                              | 31 December 2020        |       | 30 June 2020        |       |
|-----------------------------------------------------------------------------------------------------------------------|-------------------------|-------|---------------------|-------|
|                                                                                                                       | HK\$ million            |       | HK\$ million        |       |
|                                                                                                                       | Collateral coverage     |       | Collateral coverage |       |
| (i) Impaired loans and advances to customers                                                                          | -                       | -     | -                   | -     |
| Specific provisions made in respect of such advances                                                                  | -                       | -     | -                   | -     |
| Impaired loans to customers after allowances                                                                          | -                       | -     | -                   | -     |
| Percentage of impaired loans to total advances to customers                                                           |                         | 0.00% |                     | 0.00% |
| (ii) Impaired loans and advances to banks                                                                             | -                       | -     | -                   | -     |
| Specific provisions made in respect of such advances                                                                  | -                       | -     | -                   | -     |
| Impaired loans to banks after allowances                                                                              | -                       | -     | -                   | -     |
| Percentage of impaired loans to total advances to banks                                                               |                         | 0.00% |                     | 0.00% |
| <b>(b) Off-balance sheet exposures</b>                                                                                | <b>31 December 2020</b> |       | <b>30 June 2020</b> |       |
|                                                                                                                       | <b>HK\$ million</b>     |       | <b>HK\$ million</b> |       |
| <b>The contractual or notional amounts of each of the following class of off-balance sheet exposures outstanding:</b> |                         |       |                     |       |
| <b>Contingent liabilities and commitments (Note 2)</b>                                                                |                         |       |                     |       |
| Direct credit substitutes                                                                                             |                         | -     |                     | -     |
| Transaction-related contingencies                                                                                     | 140                     |       | 135                 |       |
| Trade-related contingencies                                                                                           | 747                     |       | 631                 |       |
| Note issuance and revolving underwriting facilities                                                                   | -                       |       | -                   |       |
| Other commitments                                                                                                     | 1,023                   |       | 949                 |       |
| Others                                                                                                                | -                       |       | 37,618              |       |
| <b>Total</b>                                                                                                          | <b>1,910</b>            |       | <b>39,333</b>       |       |
| <b>Derivatives (Note 3)</b>                                                                                           |                         |       |                     |       |
| Exchange rate-related derivative contracts                                                                            | 192,530                 |       | 172,794             |       |
| Interest rate derivative contracts                                                                                    | 28,879                  |       | 31,256              |       |
| Others                                                                                                                | -                       |       | -                   |       |
| <b>Total</b>                                                                                                          | <b>221,409</b>          |       | <b>204,050</b>      |       |
| <b>(c) The fair value of derivatives outstanding (Note 4)</b>                                                         | <b>31 December 2020</b> |       | <b>30 June 2020</b> |       |
|                                                                                                                       | <b>HK\$ million</b>     |       | <b>HK\$ million</b> |       |
| Exchange rate-related derivative contracts                                                                            | 2,512                   |       | 747                 |       |
| Interest rate derivative contracts                                                                                    | 2                       |       | 1                   |       |
| Others                                                                                                                | -                       |       | -                   |       |
| <b>Total</b>                                                                                                          | <b>2,514</b>            |       | <b>748</b>          |       |

## 1.4 International Claims (Note 5)

| Geographical segment                        | Non-bank private sector |                 |                                 |                              |   | Others | Total |
|---------------------------------------------|-------------------------|-----------------|---------------------------------|------------------------------|---|--------|-------|
|                                             | Banks                   | Official Sector | Non-bank financial institutions | Non-financial private sector |   |        |       |
| <b><u>As at 31 December 2020</u></b>        |                         |                 |                                 |                              |   |        |       |
| 1. Developed countries                      | 46,440                  | 27,967          | -                               | 496                          | - | 74,903 |       |
| of which Germany                            | 46,116                  | -               | -                               | 206                          | - | 46,322 |       |
| of which Japan                              | 77                      | 27,967          | -                               | -                            | - | 28,044 |       |
| 2. Offshore centres                         | 32                      | -               | -                               | -                            | - | 32     |       |
| 3. Developing Europe                        | 268                     | -               | -                               | -                            | - | 268    |       |
| 4. Developing Latin America and Caribbean   | -                       | -               | -                               | -                            | - | -      |       |
| 5. Developing Africa and Middle East        | -                       | -               | -                               | -                            | - | -      |       |
| 6. Developing Asia-Pacific                  | 10,696                  | 623             | -                               | 2,367                        | - | 13,686 |       |
| of which China                              | 10,357                  | 623             | -                               | 1,267                        | - | 12,247 |       |
| 7. International organisations              | -                       | -               | -                               | -                            | - | -      |       |
| 8. Unallocated by country                   | -                       | -               | -                               | -                            | - | -      |       |
| Impairments loans and advances to customers | -                       | -               | -                               | -                            | - | -      |       |
| Overdue loans and advances to customers     | -                       | -               | -                               | -                            | - | -      |       |
| <b><u>As at 30 June 2020</u></b>            |                         |                 |                                 |                              |   |        |       |
| 1. Developed countries                      | 38,428                  | 26,771          | -                               | 542                          | - | 65,741 |       |
| of which Germany                            | 38,057                  | -               | -                               | 260                          | - | 38,317 |       |
| of which Japan                              | 109                     | 26,771          | -                               | -                            | - | 26,880 |       |
| 2. Offshore centres                         | 19                      | -               | -                               | -                            | - | 19     |       |
| 3. Developing Europe                        | 239                     | -               | -                               | -                            | - | 239    |       |
| 4. Developing Latin America and Caribbean   | -                       | -               | -                               | -                            | - | -      |       |
| 5. Developing Africa and Middle East        | -                       | -               | -                               | -                            | - | -      |       |
| 6. Developing Asia-Pacific                  | 9,706                   | 614             | -                               | 2,291                        | - | 12,611 |       |
| of which China                              | 9,323                   | 614             | -                               | 1,267                        | - | 11,204 |       |
| 7. International organisations              | -                       | -               | -                               | -                            | - | -      |       |
| 8. Unallocated by country                   | -                       | -               | -                               | -                            | - | -      |       |
| Impairments loans and advances to customers | -                       | -               | -                               | -                            | - | -      |       |
| Overdue loans and advances to customers     | -                       | -               | -                               | -                            | - | -      |       |

## 1.5 Sector information

| <b>Sector classification</b>                                                                                                                                      | <b>31 December 2020</b> |                                    | <b>30 June 2020</b> |                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|------------------------------------|---------------------|------------------------------------|
| Gross loans and advances to customers by major sectors                                                                                                            | Collateral coverage     | Gross amount of loans and advances | Collateral coverage | Gross amount of loans and advances |
| <b>Loans and Advances for use in Hong Kong</b>                                                                                                                    |                         |                                    |                     |                                    |
| <b>Industrial, commercial and financial :</b>                                                                                                                     |                         |                                    |                     |                                    |
| - Property development                                                                                                                                            | -                       | -                                  | -                   | -                                  |
| - Property investment                                                                                                                                             | -                       | -                                  | -                   | -                                  |
| - Financial concerns                                                                                                                                              | -                       | -                                  | -                   | -                                  |
| - Stockbrokers                                                                                                                                                    | -                       | -                                  | -                   | -                                  |
| - Wholesale and retail trade                                                                                                                                      | -                       | 126                                | -                   | 259                                |
| - Manufacturing                                                                                                                                                   | -                       | 9                                  | -                   | 13                                 |
| - Transport and transport equipment                                                                                                                               | -                       | -                                  | -                   | -                                  |
| - Recreational activities                                                                                                                                         | -                       | -                                  | -                   | -                                  |
| - Information technology                                                                                                                                          | -                       | -                                  | -                   | -                                  |
| - Others                                                                                                                                                          | -                       | -                                  | -                   | -                                  |
|                                                                                                                                                                   | -                       | <u>          </u>                  | -                   | <u>          </u>                  |
| <b>Total industrial, commercial and financial</b>                                                                                                                 | -                       | <b>135</b>                         | -                   | <b>272</b>                         |
| <b>Individuals :</b>                                                                                                                                              |                         |                                    |                     |                                    |
| - Loans for the purchase of flats in the Home Owners Scheme, Private Sector Participation Scheme & Tenants Purchase Scheme, or their respective successor schemes | -                       | -                                  | -                   | -                                  |
| - Loans for the purchase of other residential properties                                                                                                          | -                       | -                                  | -                   | -                                  |
| - Credit card advances                                                                                                                                            | -                       | -                                  | -                   | -                                  |
| - Others                                                                                                                                                          | -                       | -                                  | -                   | -                                  |
|                                                                                                                                                                   | -                       | <u>          </u>                  | -                   | <u>          </u>                  |
| <b>Total individual</b>                                                                                                                                           | -                       | <u>          </u>                  | -                   | <u>          </u>                  |
| <b>Loans and Advances for use in Hong Kong</b>                                                                                                                    |                         | <b>135</b>                         |                     | <b>272</b>                         |
| Trade finance                                                                                                                                                     |                         | 68                                 |                     | 53                                 |
| Loans and Advances for use outside Hong Kong                                                                                                                      |                         | 2,676                              |                     | 2,593                              |
| <b>Advances to customers (Note 7)</b>                                                                                                                             |                         | <u><b>2,879</b></u>                |                     | <u><b>2,918</b></u>                |
| <b>Geographic Breakdown :</b>                                                                                                                                     |                         |                                    |                     |                                    |
| China                                                                                                                                                             |                         | 1,267                              |                     | 1,267                              |
| South Korea                                                                                                                                                       |                         | 951                                |                     | 868                                |
| Germany                                                                                                                                                           |                         | 208                                |                     | 266                                |
| Italy                                                                                                                                                             |                         | 192                                |                     | 252                                |

## 1.6 Overdue and rescheduled assets

| Description                                                                                                        | 31 December 2020    |              |                     | 30 June 2020        |              |                     |
|--------------------------------------------------------------------------------------------------------------------|---------------------|--------------|---------------------|---------------------|--------------|---------------------|
|                                                                                                                    | Collateral coverage | Gross amount | As % to total loans | Collateral coverage | Gross amount | As % to total loans |
| (1) Analysis of loans and advances to customers which have been overdue for:                                       |                     |              |                     |                     |              |                     |
| - Over 3 months and up to 6 months                                                                                 | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| - Over 6 months and up to one year                                                                                 | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| - more than one year                                                                                               | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| <b>Total</b>                                                                                                       | <b>-</b>            | <b>-</b>     |                     | <b>-</b>            | <b>-</b>     |                     |
| (2) Analysis of loans and advances to banks which have been overdue for:                                           |                     |              |                     |                     |              |                     |
| - Over 3 months and up to 6 months                                                                                 | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| - Over 6 months and up to one year                                                                                 | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| - more than one year                                                                                               | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| <b>Total</b>                                                                                                       | <b>-</b>            | <b>-</b>     |                     | <b>-</b>            | <b>-</b>     |                     |
| (3) Value of collateral held against overdue loans and advances                                                    |                     |              |                     |                     |              |                     |
| - Current market value of collateral held against the covered portion of overdue loans and advances                |                     | -            |                     |                     | -            |                     |
| - Covered portion of overdue loans and advances                                                                    |                     | -            |                     |                     | -            |                     |
| - Uncovered portion of overdue loans and advances                                                                  |                     | -            |                     |                     | -            |                     |
| (4) Specific provision made for overdue loans and advances                                                         |                     | -            |                     |                     | -            |                     |
| (5) Rescheduled loans and advances to customers net of those which have been overdue for over three months         |                     | -            | 0.00%               |                     | -            | 0.00%               |
| (6) Rescheduled loans and advances to banks net of those which have been overdue for over three months             |                     | -            | 0.00%               |                     | -            | 0.00%               |
| (7) Analysis of gross amount of other assets such as trade bills and debt securities, which have been overdue for: |                     |              |                     |                     |              |                     |
| - Over 3 months and up to 6 months                                                                                 | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| - Over 6 months and up to one year                                                                                 | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| - more than one year                                                                                               | -                   | -            | 0.00%               | -                   | -            | 0.00%               |
| <b>Total</b>                                                                                                       | <b>-</b>            | <b>-</b>     |                     | <b>-</b>            | <b>-</b>     |                     |
| (8) Amount of repossessed assets held (Note 6)                                                                     |                     | -            | 0.00%               |                     | -            | 0.00%               |



## 1.7 Mainland Activities (Note 7)

| Types of Counterparties                                                                                                                                | On-balance<br>sheet ex-<br>posures | Off-balance<br>sheet exposures | Total      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|--------------------------------|------------|
| <b><u>As at 31 December 2020</u></b>                                                                                                                   |                                    |                                |            |
| 1. Central government, central government-owned entities and their subsidiaries and JVs                                                                | 623                                | -                              | 623        |
| 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                            | 71                                 | -                              | 71         |
| 4. Other entities of central government not reported in item 1 above                                                                                   | -                                  | -                              | -          |
| 5. Other entities of central government not reported in items 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 | 8                                  | 65                             | 73         |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | -                                  | -                              | -          |
| <b>Total</b>                                                                                                                                           | <b>702</b>                         | <b>65</b>                      | <b>767</b> |
| Total Assets after provisions                                                                                                                          | 91,553                             |                                |            |
| On-balance sheet exposure as percentage of total assets                                                                                                | 0.77%                              |                                |            |
| <b><u>As at 30 June 2020</u></b>                                                                                                                       |                                    |                                |            |
| 1. Central government, central government-owned entities and their subsidiaries and JVs                                                                | 613                                | -                              | 613        |
| 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                            | 66                                 | -                              | 66         |
| 4. Other entities of central government not reported in item 1 above                                                                                   | -                                  | -                              | -          |
| 5. Other entities of central government not reported in items 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 | 20                                 | 144                            | 164        |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | -                                  | -                              | -          |
| <b>Total</b>                                                                                                                                           | <b>699</b>                         | <b>144</b>                     | <b>843</b> |
| <b>Total Assets after provisions</b>                                                                                                                   | <b>79,610</b>                      |                                |            |
| <b>On-balance sheet exposure as percentage of total assets</b>                                                                                         | <b>0.88%</b>                       |                                |            |

## 1.8 Currency Risk (Note 8)

| <b>Equivalent in HK\$ million</b>    | <b>USD</b>   | <b>EUR</b>     | <b>CNY</b> | <b>Total</b> |
|--------------------------------------|--------------|----------------|------------|--------------|
| <b><u>As at 31 December 2020</u></b> |              |                |            |              |
| Spot assets                          | 8,001        | 29,216         | 2,217      | 39,434       |
| Spot liabilities                     | (17,373)     | (70,837)       | (109)      | (88,319)     |
| Forward purchases                    | 93,763       | 77,428         | 2,658      | 173,849      |
| Forward sales                        | (81,000)     | (37,576)       | (4,736)    | (123,312)    |
| Net option position                  | -            | -              | -          | -            |
| <b>Net long (short) position</b>     | <b>3,391</b> | <b>(1,769)</b> | <b>30</b>  | <b>1,652</b> |
| <b>Net structural position</b>       | <b>4</b>     | <b>-</b>       | <b>-</b>   | <b>4</b>     |
| <b><u>As at 30 June 2020</u></b>     |              |                |            |              |
| Spot assets                          | 7,785        | 8,415          | 1,230      | 17,430       |
| Spot liabilities                     | (5,806)      | (72,133)       | (96)       | (78,035)     |
| Forward purchases                    | 79,652       | 82,113         | 2,583      | 164,348      |
| Forward sales                        | (81,464)     | (18,469)       | (3,704)    | (103,637)    |
| Net option position                  | -            | -              | -          | -            |
| <b>Net long (short) position</b>     | <b>167</b>   | <b>(74)</b>    | <b>13</b>  | <b>106</b>   |
| <b>Net structural position</b>       | <b>4</b>     | <b>-</b>       | <b>-</b>   | <b>4</b>     |

## 1.9 Liquidity information

|                                                                             | <u>Quarter ended<br/>31 December 2020</u> | <u>Quarter ended<br/>31 December 2019</u> |
|-----------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|
| <b>(i) The average liquidity maintenance ratio for the financial period</b> | <b>745.29%</b>                            | <b>441.24%</b>                            |

**(ii) Liquidity Risk Management Policy**

Liquidity risk is defined as the risk that the bank will not be able to meet its obligations as they come due without incurring in unacceptable losses. With the objective to determine precisely and timely the location and amount of liquidity risk, and to execute proper measures against such risk, the bank has set out a liquidity risk management framework at Head Office level, and documented it in its fundamental policies, rules, procedures and internal control systems. An addendum specific to Hong Kong Branch has been set up to integrate and adapt said framework to the local business environment and regulatory requirements, specifically in accordance with the requirements set out in the "Supervisory Policy Manual (LM2)" issued by the HKMA.

At Head Office, senior management (including Treasury and the Asset & Liability Committee) exercise significant management oversight on liquidity risk management; at Hong Kong Branch level the strategy is implemented by the Treasury function. Head Office Finance Department is responsible for monitoring and supervising Liquidity Risk. Detailed procedures are in place to define the mechanics of reports' data transmission to HO Finance Department, as well as to ensure adequate 4-eyes-principle checking of Hong Kong Branch liquidity positions.

Representatives of Hong Kong Branch (CIB Head of Asia Pacific, Head of Treasury, Head of Finance and Head of Risk Control) meet on a regular and when-necessary basis to discuss ALM and liquidity risk topics; Head of Treasury Hong Kong meets regularly with UCB AG Head of Treasury and with Head of Group Treasury to discuss ALM and liquidity risk topics in Hong Kong, as well as the bank's funding situation.

It is coherent with our strategy to hold an appropriate amount of High Quality Liquid Assets to meet liquidity needs in times of liquidity stress.

The main tool for Liquidity Risk Management is the Liquidity Ladder. Daily-generated Cash Flow projections are plotted against HQLA positions to generate a time-bucketed Liquidity Ladder, in order to measure mismatches and funding gaps for each major currency. Gaps are monitored daily vs Gap Limits set out annually by Head Office ALCO.

Stress tests on the projected Cash Flows are carried out both at Head Office level (including Hong Kong branch positions, on a weekly basis) and locally, with quarterly frequency. Stress scenarios include and institution-specific shock, a market-wide shock and a combination of both.

The bank is subject to the Liquidity Maintenance Ratio. The bank monitors daily its LMR vs regulatory as well as internal targets. The LMR is calculated in accordance with the requirements set out in the "Supervisory Policy Manual (LM1)" issued by the HKMA, as well as the Fourth Schedule of the Hong Kong Banking Ordinance.

Other daily reports for supporting Liquidity Risk monitoring activities include analyses on the source, mix, concentration and maturity profile of funding sources of Hong Kong branch.

- Note 1 A loan to customer is impaired if it is not probable to have a full repayment of principal.
- Note 2 For contingent liabilities and commitments, the contract amount represents the amount at risk should the contract be fully drawn upon and the client defaults. The total of the contract amount is not representative of future liquidity requirements.
- Note 3 For derivatives, the notional amounts indicate the nominal value of transactions outstanding at the balance sheet date; they do not represent amounts at risk.
- Note 4 No bilateral netting arrangements has been taken into account in deriving the fair value.
- Note 5 The country or geographical classification has been taken into account of transfer of risk.
- Note 6 Upon the repossession of the assets, the related loans and advances will continue to be recorded in the account.
- Note 7 The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority.
- Note 8 The net options position is calculated by using our internal reporting method.

### 1.10 Disclosure on remuneration system

Pursuant to section 3 of the Hong Kong Monetary Authority's Supervisory Policy Manual (CG-5) Guidelines on a sound remuneration system, UCB Hong Kong Branch has adopted the remuneration system of UCB, Head Office with reference to page 218 of the Group Annual Report 2020

## 2 CONSOLIDATED UNICREDIT BANK AG GROUP INFORMATION

### 2.1 Capital and capital adequacy information

|                               | <u>31 December 2020</u> | <u>30 June 2020</u> |
|-------------------------------|-------------------------|---------------------|
| <b>Capital adequacy ratio</b> | <b>20.9%</b>            | <b>16.3%</b>        |
|                               | <b>EUR Billion</b>      | <b>EUR Billion</b>  |
| <b>Shareholders' equity</b>   | <b>17.9</b>             | <b>16.0</b>         |

The capital adequacy ratio is computed in accordance with the Basel III and calculated on the basis of risk-weighted assets, including equivalents for market risk and operational risk.

### 2.2 Other financial information

|                                                  | <u>31 December 2020</u> | <u>30 June 2020</u>     |
|--------------------------------------------------|-------------------------|-------------------------|
|                                                  | <b>EUR Billion</b>      | <b>EUR Billion</b>      |
| Total assets                                     | 338.1                   | 318.0                   |
| Total liabilities                                | 320.2                   | 302.0                   |
| Total advances (Note 1)                          | 178.2                   | 186.0                   |
| Total customer deposits                          | 143.8                   | 131.2                   |
| Note (1):                                        |                         |                         |
| Advances to Bank                                 | 34.0                    | 35.6                    |
| Advances to Customers                            | 144.2                   | 150.4                   |
| <b>Total</b>                                     | <b>178.2</b>            | <b>186.0</b>            |
|                                                  | <u>31 December 2020</u> | <u>31 December 2019</u> |
|                                                  | <b>EUR Billion</b>      | <b>EUR Billion</b>      |
| Pre-tax profit / (loss) for the financial period | 1.07                    | 1.36                    |

The link to Group Annual Financial Report as of 31 December 2020 :

<https://www.hypovereinsbank.de/content/dam/hypovereinsbank/ueber-uns/pdf/investor-relations/Berichte/EN/2020/Annual-Report-HVB-Group-2020.pdf>

**UniCredit Bank AG Hong Kong Branch**  
**Chief executive's declaration of compliance**

We enclose herewith the Financial Information Disclosure Statement for the financial period ended 31-December-2020. We confirm that the information contained therein is not false or misleading. It complies in all material respects, with the Banking (Disclosure) Rules and the Supervisory Policy Manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority.



Michele Amadei  
Chief Executive  
Hong Kong Branch

27 April 2021

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UniCredit Bank AG Hong Kong Branch  
Incorporated in Germany with limited liability  
25/F, Man Yee Building,  
68, Des Voeux Road Central,  
Hong Kong

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# 財務資料披露報告

## 截至 2020 年 12 月 31 日止之年度

裕信(德國)銀行股份有限公司

香港分行

在德國註冊成立的有限公司

Banking that matters.



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# 1 香港分行財務資料

## 1.1 收益表資料

| 項目                          | 2020年12月31日 | 2019年12月31日 |
|-----------------------------|-------------|-------------|
|                             | 港幣百萬元       | 港幣百萬元       |
| 利息收入                        | 357         | 917         |
| 利息支出                        | 172         | (221)       |
| 其他營運收入                      | (64)        | (321)       |
| - 來自非港元貨幣交易的收益減虧損           | (199)       | (418)       |
| - 來自持有作交易用途的證券的收益減虧損        | -           | (3)         |
| - 來自其他交易活動的收益減虧損            | (28)        | (47)        |
| - 費用及佣金收入淨額                 | 83          | 93          |
| - 收費及佣金收入                   | 92          | 100         |
| - 收費及佣金支出                   | (9)         | (7)         |
| - 其他                        | 80          | 54          |
| 經營開支                        | (286)       | (298)       |
| - 職員支出                      | (137)       | (134)       |
| - 租金支出                      | (27)        | (24)        |
| - 其他支出減去收費及佣金支出             | (122)       | (140)       |
| 減值損失及為已減值貸款及應收款項而提撥的準備      | -           | -           |
| 其他提撥準備的淨額                   | -           | -           |
| 來自物業、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                       | 179         | 77          |
| 稅項開支或稅項收入                   | -           | -           |
| <b>除稅後利潤</b>                | <b>179</b>  | <b>77</b>   |

## 1.2 資產負債表資料

| 項目                       | 2020年12月31日   | 2020年6月30日    |
|--------------------------|---------------|---------------|
|                          | 港幣百萬元         | 港幣百萬元         |
| <b>資產</b>                |               |               |
| 現金及銀行結餘 (除總行及海外分行)       | 500           | 936           |
| 存放於銀行同業款項 (1 至 12 個月內到期) | 7,244         | 5,946         |
| 存放於海外辦事處的數額              | 46,116        | 38,054        |
| 貿易匯票                     | 734           | 681           |
| 持有的存款證                   | -             | -             |
| 以公平價值記入損益帳的證券            | -             | -             |
| 貸款及應收款項                  | 5,542         | 3,940         |
| - 對客戶的貸款及放款              | 2,879         | 2,918         |
| - 對銀行的貸款及放款              | 27            | 120           |
| - 其他帳項                   | 2,636         | 902           |
| - 為已減值貸款及應收款項而提撥之準備金     | -             | -             |
| - 集體準備金                  | -             | -             |
| - 特定準備金                  | -             | -             |
| 投資證券                     | 31,413        | 30,049        |
| 其他投資                     | -             | -             |
| 物業、工業裝置及設備以及投資物業         | 4             | 4             |
| <b>資產總額</b>              | <b>91,553</b> | <b>79,610</b> |
| <b>負債</b>                |               |               |
| 尚欠銀行存款及結餘 (除總行及海外分行)     | 13,632        | 6,145         |
| 客戶存款                     | 2,085         | 1,437         |
| - 活期存款及往來帳戶              | 1,121         | 1,172         |
| - 儲蓄存款                   | -             | -             |
| - 定期、短期通知及通知存款           | 964           | 265           |
| 結欠該機構的海外辦事處的數額           | 70,206        | 70,717        |
| 已發行的存款證                  | -             | -             |
| 已發行債務證券                  | -             | -             |
| 其他負債                     | 5,630         | 1,311         |
| 準備金                      | -             | -             |
| <b>負債總額</b>              | <b>91,553</b> | <b>79,610</b> |

### 1.3 資產負債表額外資料

|                               | 2020年12月31日    |          | 2020年6月30日     |          |
|-------------------------------|----------------|----------|----------------|----------|
|                               | 港幣百萬元          |          | 港幣百萬元          |          |
| <b>(a) 減值貸款及放款</b>            | 資產抵押           |          | 資產抵押           |          |
| (i) 減值客戶貸款及放款 (附註 1)          |                |          |                |          |
| 為該等貸款及放款而提撥的特定準備金             | -              | -        | -              | -        |
| 扣除準備後的該等貸款及放款                 | -              | -        | -              | -        |
|                               | <u>-</u>       | <u>-</u> | <u>-</u>       | <u>-</u> |
| 該等減值貸款及放款佔客戶貸款總額的百分比          | 0.00%          |          | 0.00%          |          |
| (ii) 減值銀行貸款及放款                |                |          |                |          |
| 為該等貸款及放款而提撥的特定準備金             | -              | -        | -              | -        |
| 扣除準備後的該等貸款及放款                 | -              | -        | -              | -        |
|                               | <u>-</u>       | <u>-</u> | <u>-</u>       | <u>-</u> |
| 該等減值貸款及放款佔銀行貸款總額的百分比          | 0.00%          |          | 0.00%          |          |
| <b>(b) 資產負債表外項目</b>           | 2020年12月31日    |          | 2020年6月30日     |          |
|                               | 港幣百萬元          |          | 港幣百萬元          |          |
| 下列每類資產負債表外項目的合約或名義總額：         |                |          |                |          |
| <b>資產負債表外風險承擔 (附註 2)</b>      |                |          |                |          |
| 直接信貸替代項目                      | -              | -        | -              | -        |
| 交易關聯或有項目                      | 140            |          | 135            |          |
| 貿易關聯或有項目                      | 747            |          | 631            |          |
| 票據發行及循環式包銷融通                  | -              |          | -              |          |
| 其他承諾                          | 1,023          |          | 949            |          |
| 其他                            | -              |          | 37,618         |          |
| <b>總計</b>                     | <u>1,910</u>   |          | <u>39,333</u>  |          |
| <b>衍生工具交易 (附註 3)</b>          |                |          |                |          |
| 匯率關聯衍生工具合約                    | 192,530        |          | 172,794        |          |
| 利率衍生工具合約                      | 28,879         |          | 31,256         |          |
| 其他                            | -              |          | -              |          |
| <b>總計</b>                     | <u>221,409</u> |          | <u>204,050</u> |          |
| <b>(c) 下列衍生工具的公平價值 (附註 4)</b> | 2020年12月31日    |          | 2020年6月30日     |          |
|                               | 港幣百萬元          |          | 港幣百萬元          |          |
| 匯率關聯衍生工具合約                    | 2,512          |          | 747            |          |
| 利率衍生工具合約                      | 2              |          | 1              |          |
| 其他                            | -              |          | -              |          |
| <b>總計</b>                     | <u>2,514</u>   |          | <u>748</u>     |          |

## 1.4 國際債權 (附註 5)

| 地理部分                       | 港幣百萬元  |        |              |              |    | 總計     |
|----------------------------|--------|--------|--------------|--------------|----|--------|
|                            | 銀行     | 公營機構   | 非銀行之<br>金融機構 | 非銀行之<br>私人機構 | 其他 |        |
| <b>截至 2020 年 12 月 31 日</b> |        |        |              |              |    |        |
| 1. 發展中之國家                  | 46,440 | 27,967 | -            | 496          | -  | 74,903 |
| 其中德國                       | 46,116 | -      | -            | 206          | -  | 46,322 |
| 其中日本                       | 77     | 27,967 | -            | -            | -  | 28,044 |
| 2. 離岸中心                    | 32     | -      | -            | -            | -  | 32     |
| 3. 發展中之歐洲國家                | 268    | -      | -            | -            | -  | 268    |
| 4. 發展中之拉丁美洲及加勒比國家          | -      | -      | -            | -            | -  | -      |
| 5. 發展中之非洲及中東國家             | -      | -      | -            | -            | -  | -      |
| 6. 發展中之亞太國家                | 10,696 | 623    | -            | 2,367        | -  | 13,686 |
| 其中中國                       | 10,357 | 623    | -            | 1,267        | -  | 12,247 |
| 7. 國際組織                    | -      | -      | -            | -            | -  | -      |
| 8. 其他國家                    | -      | -      | -            | -            | -  | -      |
| 減值客戶貸款                     | -      | -      | -            | -            | -  | -      |
| 逾期客戶貸款                     | -      | -      | -            | -            | -  | -      |
| <b>截至 2020 年 6 月 30 日</b>  |        |        |              |              |    |        |
| 1. 發展中之國家                  | 38,428 | 26,771 | -            | 542          | -  | 65,741 |
| 其中德國                       | 38,057 | -      | -            | 260          | -  | 38,317 |
| 其中日本                       | 109    | 26,771 | -            | -            | -  | 26,880 |
| 2. 離岸中心                    | 19     | -      | -            | -            | -  | 19     |
| 3. 發展中之歐洲國家                | 239    | -      | -            | -            | -  | 239    |
| 4. 發展中之拉丁美洲及加勒比國家          | -      | -      | -            | -            | -  | -      |
| 5. 發展中之非洲及中東國家             | -      | -      | -            | -            | -  | -      |
| 6. 發展中之亞太國家                | 9,706  | 614    | -            | 2,291        | -  | 12,611 |
| 其中中國                       | 9,323  | 614    | -            | 1,267        | -  | 11,204 |
| 7. 國際組織                    | -      | -      | -            | -            | -  | -      |
| 8. 其他國家                    | -      | -      | -            | -            | -  | -      |
| 減值客戶貸款                     | -      | -      | -            | -            | -  | -      |
| 逾期客戶貸款                     | -      | -      | -            | -            | -  | -      |

## 1.5 以行業分類的客戶貸款及放款總額分析

|                                                  | 2020年12月31日 |              | 港幣百萬元<br>2020年6月30日 |              |
|--------------------------------------------------|-------------|--------------|---------------------|--------------|
|                                                  | 資產抵押        | 客戶的貸款及放款的毛額  | 資產抵押                | 客戶的貸款及放款的毛額  |
| <b>在香港使用的貸款及放款</b>                               |             |              |                     |              |
| <b>工商金融：</b>                                     |             |              |                     |              |
| - 物業發展                                           | -           | -            | -                   | -            |
| - 物業投資                                           | -           | -            | -                   | -            |
| - 金融企業                                           | -           | -            | -                   | -            |
| - 股票經紀                                           | -           | -            | -                   | -            |
| - 批發及零售行業                                        | -           | 126          | -                   | 259          |
| - 製造業                                            | -           | 9            | -                   | 13           |
| - 運輸及運輸設備                                        | -           | -            | -                   | -            |
| - 康樂活動                                           | -           | -            | -                   | -            |
| - 資訊科技                                           | -           | -            | -                   | -            |
| - 其他                                             | -           | -            | -                   | -            |
| <b>總工商金融貸款</b>                                   |             | <b>135</b>   |                     | <b>272</b>   |
| <b>個人：</b>                                       |             |              |                     |              |
| - 購買居者有其屋計劃、私人機構參建居屋計劃、租者置其屋計劃或其各別其各別的繼承計劃的單位的貸款 | -           | -            | -                   | -            |
| - 購買其他住宅物業的貸款                                    | -           | -            | -                   | -            |
| - 信用卡放款                                          | -           | -            | -                   | -            |
| - 其他                                             | -           | -            | -                   | -            |
| <b>總個人貸款</b>                                     |             | <b>-</b>     |                     | <b>-</b>     |
| <b>在香港使用的貸款及放款</b>                               |             | <b>135</b>   |                     | <b>272</b>   |
| 貿易融資                                             |             | 68           |                     | 53           |
| 在香港以外使用的貸款及放款                                    |             | 2,676        |                     | 2,593        |
| <b>總客戶貸款及放款 (附註 7)</b>                           |             | <b>2,879</b> |                     | <b>2,918</b> |
| <b>地域細目分類：</b>                                   |             |              |                     |              |
| 中國                                               |             | 1,267        |                     | 1,267        |
| 韓國                                               |             | 951          |                     | 868          |
| 德國                                               |             | 208          |                     | 266          |
| 意大利                                              |             | 192          |                     | 252          |

## 1.6 過期或經重組資產

|                                           | 2020年12月31日 |          |                      | 港幣百萬元<br>2020年6月30日 |          |                      |
|-------------------------------------------|-------------|----------|----------------------|---------------------|----------|----------------------|
|                                           | 資產<br>抵押    | 貸款<br>總額 | 佔貸款及<br>放款總額<br>的百分比 | 資產<br>抵押            | 貸款<br>總額 | 佔貸款及<br>放款總額<br>的百分比 |
| (1) 已過期達以下期間的對客戶的貸款及放款毛額                  |             |          |                      |                     |          |                      |
| - 超逾3個月但不超逾6個月                            | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| - 超逾6個月但不超逾1年                             | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| - 超逾1年                                    | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| 總計                                        | -           | -        |                      | -                   | -        |                      |
| (2) 已過期達以下期間的對銀行的貸款及放款毛額                  |             |          |                      |                     |          |                      |
| - 超逾3個月但不超逾6個月                            | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| - 超逾6個月但不超逾1年                             | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| - 超逾1年                                    | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| 總計                                        | -           | -        |                      | -                   | -        |                      |
| (3) 用作抵押過期客戶貸款的資產帳面值                      |             |          |                      |                     |          |                      |
| - 用作抵押過期客戶貸款的資產之現時市值                      |             | -        |                      |                     | -        |                      |
| - 所涵概的過期客戶貸款                              |             | -        |                      |                     | -        |                      |
| - 非所涵概的過期客戶貸款                             |             | -        |                      |                     | -        |                      |
| (4) 為該等過期貸款及放款而提撥的特定準備金數額                 |             | -        |                      |                     | -        |                      |
| (5) 對客戶的經重組貸款及放款的數額<br>(已扣除逾期超過3個月的貸款)    |             | -        | 0.00%                |                     | -        | 0.00%                |
| (6) 對銀行的經重組貸款及放款的數額<br>(已扣除逾期超過3個月的貸款)    |             | -        | 0.00%                |                     | -        | 0.00%                |
| (7) 其他已過期達以下期間的資產的數額<br>逾期資產(例如貿易匯票及債務證券) |             |          |                      |                     |          |                      |
| - 超逾3個月但不超逾6個月                            | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| - 超逾6個月但不超逾1年                             | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| - 超逾1年                                    | -           | -        | 0.00%                | -                   | -        | 0.00%                |
| 總計                                        | -           | -        |                      | -                   | -        |                      |
| (8) 經收回資產的數額(附註6)                         |             | -        | 0.00%                |                     | -        | 0.00%                |

## 1.7 內地活動 (附註 7)

| 對手類別                                     | 港幣百萬元         |              |            |
|------------------------------------------|---------------|--------------|------------|
|                                          | 資產負債表<br>內項目  | 資產負債表<br>外項目 | 總計         |
| <b>截至 2020 年 12 月 31 日</b>               |               |              |            |
| 1. 中央政府、中央政府持有之機構與其附屬公司及合營企業             | 623           | -            | 623        |
| 2. 地方政府、地方政府持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 | 71            | -            | 71         |
| 4. 並無於上述分類 1 內報告之中央政府之其他機構               | -             | -            | -          |
| 5. 並無於上述分類 2 內報告之地方政府之其他機構               | -             | -            | -          |
| 6. 居住中國境外的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    | 8             | 65           | 73         |
| 7. 其他被視作為內地非銀行客戶之風險                      | -             | -            | -          |
| <b>總計</b>                                | <b>702</b>    | <b>65</b>    | <b>767</b> |
| 扣除減值準備金後資產總額                             | <b>91,553</b> |              |            |
| 資產負債表內的風險額佔資產總額的比例                       | <b>0.77%</b>  |              |            |
| <b>截至 2020 年 6 月 30 日</b>                |               |              |            |
| 1. 中央政府、中央政府持有之機構與其附屬公司及合營企業             | 613           | -            | 613        |
| 2. 地方政府、地方政府持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 | 66            | -            | 66         |
| 4. 並無於上述分類 1 內報告之中央政府之其他機構               | -             | -            | -          |
| 5. 並無於上述分類 2 內報告之地方政府之其他機構               | -             | -            | -          |
| 6. 居住中國境外的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            | 144          | 164        |
| 7. 其他被視作為內地非銀行客戶之風險                      | -             | -            | -          |
| <b>總計</b>                                | <b>699</b>    | <b>144</b>   | <b>843</b> |
| 扣除減值準備金後資產總額                             | <b>79,610</b> |              |            |
| 資產負債表內的風險額佔資產總額的比例                       | <b>0.88%</b>  |              |            |

## 1.8 貨幣風險 (附註 8)

| 相等於港幣百<br>萬元               | 美元           | 歐元             | 人民幣       | 總計           |
|----------------------------|--------------|----------------|-----------|--------------|
| <b>截至 2020 年 12 月 31 日</b> |              |                |           |              |
| 現貨資產                       | 8,001        | 29,216         | 2,217     | 39,434       |
| 現貨負債                       | (17,373)     | (70,837)       | (109)     | (88,319)     |
| 遠期買入                       | 93,763       | 77,428         | 2,658     | 173,849      |
| 遠期賣出                       | (81,000)     | (37,576)       | (4,736)   | (123,312)    |
| 期權淨持倉量                     | -            | -              | -         | -            |
| <b>長倉(或短倉)淨持倉量</b>         | <b>3,391</b> | <b>(1,769)</b> | <b>30</b> | <b>1,652</b> |
| <b>結構性淨持倉量</b>             | <b>4</b>     | <b>-</b>       | <b>-</b>  | <b>4</b>     |
| <b>截至 2020 年 6 月 30 日</b>  |              |                |           |              |
| 現貨資產                       | 7,785        | 8,415          | 1,230     | 17,430       |
| 現貨負債                       | (5,806)      | (72,133)       | (96)      | (78,035)     |
| 遠期買入                       | 79,652       | 82,113         | 2,583     | 164,348      |
| 遠期賣出                       | (81,464)     | (18,469)       | (3,704)   | (103,637)    |
| 期權淨持倉量                     | -            | -              | -         | -            |
| <b>長倉(或短倉)淨持倉量</b>         | <b>167</b>   | <b>(74)</b>    | <b>13</b> | <b>106</b>   |
| <b>結構性淨持倉量</b>             | <b>4</b>     | <b>-</b>       | <b>-</b>  | <b>4</b>     |



## 1.9 流動性資料披露

|                    | 2020年12月31日 | 2019年12月31日 |
|--------------------|-------------|-------------|
| (i) 財政季度的平均流動性維持比率 | 745.29%     | 441.24%     |
| (ii) 流動資金風險管理政策    |             |             |

流動性風險定義為在到期時銀行無法履行其義務而不會產生不可承受的損失的風險。為了準確及時地確定流動性風險的位置和數量，並針對此類風險採取適當措施，裕信(德國)銀行股份有限公司香港分行在總行層面製定了流動性風險管理框架，並將記錄在其基本政策，規則，程序和內部監控系統。已成立一個專門針對香港分行的增編，以便將所述框架納入當地商業環境和監管要求，特別是按照金管局發出的“監管政策手冊(LM2)”的規定。

在總部，高級管理層(包括財政部和資產負債委員會)對流動性風險管理進行重要的管理監督;在香港分行層面，該策略由財政部職能部門實施。總行財務部負責監控和監督流動性風險。有詳細程序界定報告內的資料數據機制並傳輸總行的財務部門，以及確保對香港分行流動資金狀況進行充分的原則監控。

香港分行(CIB亞太區主管，財政主管，財務主管和風險監控主管)的代表定期和必要時會面，討論ALM和流動性風險主題;香港財政部負責人定期與裕信(德國)銀行總行財政主管及集團財政主管會面，討論香港的資產負債管理及流動資金風險主題，以及銀行的資金情況。

這與我們在流動性緊張時期持有適量高質量流動資產以滿足流動性需求的策略是一致的。

流動性風險管理的主要工具是流動性階梯。它針對HQLA頭寸繪製每日產生的現金流量預測，以及制定時間段的流動性階梯，而衡量每種主要貨幣的不配對和資金缺口。每日監測差距與總部ALCO每年制定的差距限制。

對預計現金流量的壓力測試在總行級別(包括香港分行流動狀況，每週一次)和本地，每季度進行一次。壓力情境包括機構特定的衝擊，市場衝擊和兩者的結合。

裕信(德國)銀行股份有限公司香港分行受流動性維持比率的限制。本銀行每日以監管及內部目標監控其LMR。LMR的計算方法是根據金管局發出的“監管政策手冊(LM1)”以及“香港銀行業條例”附表4所載的規定計算。

其他支持流動性風險監測活動的日常報告包括分析香港分行資金的來源，組合，集中度和到期時間相關。

附註1：指未必能全部償本金之客戶貸款及墊款。

附註2：或有負債及承諾的合約金額乃指假如合約被悉數取用而客戶又拖欠不還時所涉及的風險金額，合約金額總數並代表未來的現金需求。

附註3：衍生工具的名義金額顯示於結算當日已訂交易數量，但並不代表風險數據。

附註4：衍生工具的公平價值，並沒有雙邊淨額結算安排。

附註5：國家或區域分類已顧及轉移風險的因素。

附註6：收回資產後，有關貸款與墊款將繼續記帳。

附註7：上述以行業分類的客戶貸款已根據貸款的用途按香港金融管理局所採用的類別及定義分類。

附註8：期權盤淨額是根據內部匯報方法計算。

## 1.10 薪酬披露

根據金管局頒佈的監管政策手冊(CG-5) [穩健的薪酬制度指引] 第 3 條, 德國裕寶聯合銀行香港分行遵守其要求, 並採取德國裕寶聯合銀行總行的薪酬系統, 有關資料請參閱集團 2020 年度年報第 218 頁。

## 2 綜合裕信(德國)銀行股份有限公司集團資料

### I. 資本及資本充足程度

|          | 2020年12月31日 | 2020年6月30日 |
|----------|-------------|------------|
| 綜合資本充足比率 | 20.9%       | 16.3%      |
|          | 億歐元         | 億歐元        |
| 股東資金總額   | 179         | 160        |

資本充足比率是根據巴塞爾委員會發出的關於資本充足程度的現行銀行業監管標準計算出來的, 該比率已包括市場及操作風險的因素。

### II. 其他財務資料

|              | 2020年12月31日  | 2020年6月30日   |
|--------------|--------------|--------------|
|              | 億歐元          | 億歐元          |
| 資產總額         | 3,381        | 3,180        |
| 負債總額         | 3,202        | 3,020        |
| 貸款及放款總計(附註1) | 1,782        | 1,860        |
| 客戶存款總計       | 1,438        | 1,312        |
| 附註1:         |              |              |
| 對銀行的貸款及放款    | 340          | 356          |
| 客戶的貸款及放款     | 1,442        | 1,504        |
| <b>總計</b>    | <b>1,782</b> | <b>1,860</b> |

|      | 2020年12月31日 | 2019年12月31日 |
|------|-------------|-------------|
|      | 億歐元         | 億歐元         |
| 稅前利潤 | 10.7        | 13.6        |

集團 2020 年 12 月 31 日止之年度年報連結:  
<https://www.hypovereinsbank.de/content/dam/hypovereinsbank/ueber-uns/pdf/investor-relations/Berichte/EN/2020/Annual-Report-HVB-Group-2020.pdf>

裕信(德國)銀行股份有限公司 香港分行  
行政總裁符合披露指引的聲明

本行現附上截至 2020 年 12 月 31 日止之年度的財務資料披露報告。我們確認，報告內所載資料均符合銀行業（披露）規則及香港金融管理局所發出的監管政策手冊編號 CA-D-1 銀行業（披露）規則的指引，並沒有虛假或誤導成份。（中英文版本如有抵觸，概以英文版本為準。）



Michele Amadei  
行政總裁  
香港分行

2021 年 4 月 27 日

裕信(德國)銀行股份有限公司  
香港分行  
在德國註冊成立的有限公司  
香港中環德輔道中 68 號  
萬宜大廈 25 樓

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