

Annual Financial Disclosure Statement 31 December 2021

UniCredit Bank AG

Hong Kong Branch

Incorporated in Germany with limited liability

Banking that matters.



CONTENTS

1	HONG KONG BRANCH INFORMATION	
1.1	Income statement information	2
1.2	Balance sheet information	3
1.3	Additional balance sheet information	4
1.4	International claims	5
1.5	Sector information	6
1.6	Overdue and rescheduled assets	7
1.7	Mainland activities	8
1.8	Currency Risk	9
1.9	Liquidity Information	10
1.10	Disclosure on remuneration system	11
2	CONSOLIDATED UNICREDIT BANK AG GROUP INFORMATION	
2.1	Capital and capital adequacy	11
2.2	Other financial information	11
3	CHIEF EXECUTIVE'S DECLARATION OF COMPLIANCE	12

1 HONG KONG BRANCH INFORMATION

1.1 Income Statement Information

Description	31 December 2021	31 December 2020
	HK\$ million	HK\$ million
Interest income	82	357
Interest expense	261	172
Other operating income	61	(64)
- Gains less losses arising from trading in foreign currencies	(249)	(199)
- Gains less losses on securities held for trading purposes	1	-
- Gains less losses from other trading activities	(1)	(28)
- Net fees and commission income	158	83
- Fees and commission income	167	92
- Fees and commission expenses	(9)	(9)
- Others	152	80
Operating expenses	(291)	(286)
- Staff expenses	(133)	(137)
- Rental expenses	(29)	(27)
- Other expenses less fee and commission expenses	(129)	(122)
Impairment losses and provision for impaired loans and re- ceivables	-	-
Net charge for other provision	(66)	-
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	47	179
Taxation expenses or tax income	-	-
PROFIT AFTER TAXATION	47	179

1.2 Balance Sheet Information

Description	<u>31 December 2021</u>	<u>30 June 2021</u>
	HK\$ million	HK\$ million
ASSETS		
Cash and balances with banks (excluding overseas offices)	176	912
Placements with banks maturing between one and twelve months	8,082	5,460
Amounts due from overseas offices of the institution	27,636	60,425
Trade bills	1,147	508
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables	4,448	3,205
- Loans and advances to customers	1,723	1,284
- Loans and advances to banks	9	29
- Other accounts	2,716	1,892
- Provisions for impaired loans and receivables	-	-
- Collective provision	-	-
- Individual provision	-	-
Investment Securities	38,021	39,622
Other investments	-	-
Property, plant and equipment and investment properties	4	3
TOTAL ASSETS	<u>79,514</u>	<u>110,135</u>
LIABILITIES		
Deposits and balances from banks (excluding overseas offices)	-	20,167
Deposits from customers	1,640	1,500
- Demand deposits and current accounts	1,452	1,244
- Savings deposits	-	-
- Time, call and notice deposits	188	256
Amounts due to overseas offices of the institution	68,124	76,875
Certificates of deposit issued	-	-
Issued debt securities	-	-
Other liabilities	9,684	11,593
Provisions	66	-
TOTAL LIABILITIES	<u>79,514</u>	<u>110,135</u>

1.3 Additional balance sheet information

	31 December 2021		30 June 2021	
	HK\$ million		HK\$ million	
(a) Impaired loans and advances (Note 1)				
	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) Off-balance sheet exposures	31 December 2021		30 June 2021	
	HK\$ million		HK\$ million	
The contractual or notional amounts of each of the following class of off-balance sheet exposures outstanding:				
Contingent liabilities and commitments (Note 2)				
Direct credit substitutes		-		-
Transaction-related contingencies		677		142
Trade-related contingencies		1,025		1,002
Note issuance and revolving underwriting facilities		-		-
Other commitments		2,291		2,098
Others		353		56,666
Total		4,346		59,908
Derivatives (Note 3)				
Exchange rate-related derivative contracts		165,767		329,581
Interest rate derivative contracts		36,075		37,392
Others		-		-
Total		201,842		366,973
(c) The fair value of derivatives outstanding (Note 4)	31 December 2021		30 June 2021	
	HK\$ million		HK\$ million	
Exchange rate-related derivative contracts		676		1,141
Interest rate derivative contracts		51		10
Others		-		-
Total		727		1,151

1.4 International Claims (Note 5)

HK\$ million

Geographical segment	<u>Non-bank private sector</u>					Total
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	
<u>As at 31 December 2021</u>						
1. Developed countries	27,953	32,938	-	488	-	61,379
of which Germany	27,702	-	-	239	-	27,941
of which Japan	53	32,938	-	-	-	32,991
2. Offshore centres	20	-	-	20	-	40
3. Developing Europe	390	-	-	-	-	390
4. Developing Latin America and Caribbean	-	-	-	-	-	-
5. Developing Africa and Middle East	-	-	-	-	-	-
6. Developing Asia-Pacific	12,809	1,045	-	1,219	-	15,073
of which China	9,802	1,045	-	382	-	11,229
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-
Impairments loans and advances to customers	-	-	-	-	-	-
Overdue loans and advances to customers	-	-	-	-	-	-
<u>As at 30 June 2021</u>						
1. Developed countries	60,676	34,234	-	490	-	95,400
of which Germany	60,428	-	-	222	-	60,650
of which Japan	83	34,234	-	-	-	34,317
2. Offshore centres	29	-	-	-	-	29
3. Developing Europe	369	-	-	-	-	369
4. Developing Latin America and Caribbean	-	-	-	-	-	-
5. Developing Africa and Middle East	-	-	-	-	-	-
6. Developing Asia-Pacific	11,178	505	-	783	-	12,466
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-
Impairments loans and advances to customers	-	-	-	-	-	-
Overdue loans and advances to customers	-	-	-	-	-	-

1.5 Sector information

HK\$ million

Sector classification	31 December 2021		30 June 2021	
	Collateral coverage	Gross amount of loans and advances	Collateral coverage	Gross amount of loans and advances
Gross loans and advances to customers by major sectors				
Loans and Advances for use in Hong Kong				
Industrial, commercial and financial :				
- Property development	-	-	-	-
- Property investment	-	-	-	-
- Financial concerns	-	-	-	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	158	-	166
- Manufacturing	-	-	-	-
- Transport and transport equipment	-	-	-	-
- Recreational activities	-	-	-	-
- Information technology	-	-	-	-
- Others	-	-	-	-
Total industrial, commercial and financial	-	158	-	166
Individuals :				
- 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	-	-	-	-
Total individual	-	-	-	-
Loans and Advances for use in Hong Kong		158		166
Trade finance		829		351
Loans and Advances for use outside Hong Kong		736		767
Advances to customers (Note 7)		1,723		1,284
Geographic Breakdown :				
India		835		402
China		382		381
Germany		242		225
Italy		153		175

1.6 Overdue and rescheduled assets

HK\$ Million

Description	31 December 2021			30 June 2021		
	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%
Total	-	-		-	-	
(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%
Total	-	-		-	-	
(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%
Total	-	-		-	-	
(8) Amount of repossessed assets held (Note 6)		-	0.00%		-	0.00%

1.7 Mainland Activities (Note 7)

HK\$ Million

Types of Counterparties	On-balance sheet ex- posures	Off-balance sheet exposures	Total
<u>As at 31 December 2021</u>			
1. Central government, central government-owned entities and their subsidiaries and JVs	946	-	946
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	61	-	61
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	51	82	133
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,058	82	1,140
Total Assets after provisions	79,448		
On-balance sheet exposure as percentage of total assets	1.33%		
<u>As at 30 June 2021</u>			
1. Central government, central government-owned entities and their subsidiaries and JVs	505	-	505
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	54	-	54
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	29	136	165
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	588	136	724
Total Assets after provisions	110,135		
On-balance sheet exposure as percentage of total assets	0.53%		

1.8 Currency Risk (Note 8)

Equivalent in HK\$ million	<u>USD</u>	<u>EUR</u>	<u>JPY</u>	<u>Total</u>
<u>As at 31 December 2021</u>				
Spot assets	9,904	18,305	48,540	76,749
Spot liabilities	(9,981)	(68,206)	(1,095)	(79,282)
Forward purchases	78,719	70,454	5,843	155,016
Forward sales	(79,465)	(20,818)	(53,368)	(153,651)
Net option position	-	-	-	-
Net long (short) position	(823)	(265)	(80)	(1,168)
Net structural position	4	-	-	4
<u>As at 30 June 2021</u>				
Spot assets	9,853	40,555	55,241	105,649
Spot liabilities	(31,423)	(77,352)	(1,232)	(110,007)
Forward purchases	174,130	106,496	35,618	316,244
Forward sales	(153,021)	(69,861)	(89,652)	(312,534)
Net option position	-	-	-	-
Net long (short) position	(461)	(162)	(25)	(648)
Net structural position	4	-	-	4

1.9 Liquidity information

	<u>Quarter ended 31 December 2021</u>	<u>Quarter ended 31 December 2020</u>
(i) The average liquidity maintenance ratio for the financial period	915.93%	745.29%

(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 2021.

2 CONSOLIDATED UNICREDIT BANK AG GROUP INFORMATION

2.1 Capital and capital adequacy information

	<u>31 December 2021</u>	<u>30 June 2021</u>
Capital adequacy ratio	19.4%	20.0%
	EUR Billion	EUR Billion
Shareholders' equity	17.7	18.0

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 2021</u> EUR Billion	<u>30 June 2021</u> EUR Billion
Total assets	312.1	334.1
Total liabilities	294.4	316.1
Total advances (Note 1)	171.4	172.8
Total customer deposits	134.3	137.0
Note (1):		
Advances to Bank	24.6	29.8
Advances to Customers	146.8	143.0
Total	171.4	172.8
	<u>31 December 2021</u> EUR Billion	<u>31 December 2020</u> EUR Billion
Pre-tax profit / (loss) for the financial period	0.55	1.07

The link to Group Annual Financial Report as of 31 December 2021 :

<https://www.hypovereinsbank.de/content/dam/hypovereinsbank/ueber-uns/pdf/investor-relations/Berichte/EN/2021/20220322-Geschaeftsbericht-HVB-Group-2021-ENGLISCH.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-2021. 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

8 April 2022

UniCredit Bank AG Hong Kong Branch
Incorporated in Germany with limited liability
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Hong Kong

財務資料披露報告 截至 2021 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.



目錄

1	香港分行財務資料	
1.1	收益表資料	2
1.2	資產負債表資料	3
1.3	資產負債表額外資料	4
1.4	國際債權	5
1.5	以行業分類的客戶貸款及放款總額分析	6
1.6	過期或經重組資產	7
1.7	內地活動	8
1.8	貨幣風險	9
1.9	流動性資料披露	10
1.10	薪酬披露	11
2	綜合裕信(德國)銀行股份有限公司集團資料	
2.1	資本及資本充足程度	11
2.2	其他財務資料	11
3	綜合裕信(德國)銀行股份有限公司集團資料	12

1 香港分行財務資料

1.1 收益表資料

項目	2021年12月31日	2020年12月31日
	港幣百萬元	港幣百萬元
利息收入	82	357
利息支出	261	172
其他營運收入	61	(64)
- 來自非港元貨幣交易的收益減虧損	(249)	(199)
- 來自持有作交易用途的證券的收益減虧損	1	-
- 來自其他交易活動的收益減虧損	(1)	(28)
- 費用及佣金收入淨額	158	83
- 收費及佣金收入	167	92
- 收費及佣金支出	(9)	(9)
- 其他	152	80
經營開支	(291)	(286)
- 職員支出	(133)	(137)
- 租金支出	(29)	(27)
- 其他支出減去收費及佣金支出	(129)	(122)
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	(66)	-
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	47	179
稅項開支或稅項收入	-	-
除稅後利潤	47	179

1.2 資產負債表資料

項目	2021年12月31日	2021年6月30日
	港幣百萬元	港幣百萬元
資產		
現金及銀行結餘 (除總行及海外分行)	176	912
存放於銀行同業款項 (1 至 12 個月內到期)	8,082	5,460
存放於海外辦事處的數額	27,636	60,425
貿易匯票	1,147	508
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	4,448	3,205
- 對客戶的貸款及放款	1,723	1,284
- 對銀行的貸款及放款	9	29
- 其他帳項	2,716	1,892
- 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	38,021	39,622
其他投資	-	-
物業、工業裝置及設備以及投資物業	4	3
資產總額	79,514	110,135
負債		
尚欠銀行存款及結餘 (除總行及海外分行)	-	20,167
客戶存款	1,640	1,500
- 活期存款及往來帳戶	1,452	1,244
- 儲蓄存款	-	-
- 定期、短期通知及通知存款	188	256
結欠該機構的海外辦事處的數額	68,124	76,875
已發行的存款證	-	-
已發行債務證券	-	-
其他負債	9,684	11,593
準備金	66	-
負債總額	79,514	110,135

1.3 資產負債表額外資料

(a) 減值貸款及放款	2021年12月31日		2021年6月30日	
	港幣百萬元		港幣百萬元	
	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	-	-	-	-
	-	-	-	-
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	-	-	-	-
	-	-	-	-
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) 資產負債表外項目	2021年12月31日		2021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：				
資產負債表外風險承擔 (附註 2)				
直接信貸替代項目		-		-
交易關聯或有項目		677		142
貿易關聯或有項目		1,025		1,002
票據發行及循環式包銷融通		-		-
其他承諾		2,291		2,098
其他		353		56,666
總計		4,346		59,908
衍生工具交易 (附註 3)				
匯率關聯衍生工具合約		165,767		329,581
利率衍生工具合約		36,075		37,392
其他		-		-
總計		201,842		366,973
(c) 下列衍生工具的公平價值 (附註 4)	2021年12月31日		2021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		676		1,141
利率衍生工具合約		51		10
其他		-		-
總計		727		1,151

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	非銀行之私人機構 非銀行之 金融機構	非金融之 私人機構	其他	
截至 2021 年 12 月 31 日						
1. 發展中之國家	27,953	32,938	-	488	-	61,379
其中德國	27,702	-	-	239	-	27,941
其中日本	53	32,938	-	-	-	32,991
2. 離岸中心	20	-	-	20	-	40
3. 發展中之歐洲國家	390	-	-	-	-	390
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	12,809	1,045	-	1,219	-	15,073
其中中國	9,802	1,045	-	382	-	11,229
7. 國際組織	-	-	-	-	-	-
8. 其他國家	-	-	-	-	-	-
減值客戶貸款	-	-	-	-	-	-
逾期客戶貸款	-	-	-	-	-	-
截至 2021 年 6 月 30 日						
1. 發展中之國家	60,676	34,234	-	490	-	95,400
其中德國	60,428	-	-	222	-	60,650
其中日本	83	34,234	-	-	-	34,317
2. 離岸中心	29	-	-	-	-	29
3. 發展中之歐洲國家	369	-	-	-	-	369
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	11,178	505	-	783	-	12,466
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

	2021年12月31日		港幣百萬元 2021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
在香港使用的貸款及放款				
工商金融：				
- 物業發展	-	-	-	-
- 物業投資	-	-	-	-
- 金融企業	-	-	-	-
- 股票經紀	-	-	-	-
- 批發及零售行業	-	158	-	166
- 製造業	-	-	-	-
- 運輸及運輸設備	-	-	-	-
- 康樂活動	-	-	-	-
- 資訊科技	-	-	-	-
- 其他	-	-	-	-
總工商金融貸款		158		166
個人：				
- 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	-	-	-	-
總個人貸款		-		-
在香港使用的貸款及放款		158		166
貿易融資		829		351
在香港以外使用的貸款及放款		736		767
總客戶貸款及放款(附註7)		1,723		1,284
地域細目分類：				
印度		835		402
中國		382		381
德國		242		225
意大利		153		175

1.6 過期或經重組資產

	2021年12月31日			港幣百萬元 2021年6月30日		
	資產 抵押	貸款 總額	佔貸款及 放款總額 的百分比	資產 抵押	貸款 總額	佔貸款及 放款總額 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 (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 (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 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 內項目	資產負債表 外項目	總計
截至 2021 年 12 月 31 日			
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	946	-	946
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	61	-	61
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	51	82	133
7. 其他被視作為內地非銀行客戶之風險	-	-	-
總計	1,058	82	1,140
扣除減值準備金後資產總額	79,448		
資產負債表內的風險額佔資產總額的比例	1.33%		
截至 2021 年 6 月 30 日			
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	505	-	505
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	54	-	54
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	29	136	165
7. 其他被視作為內地非銀行客戶之風險	-	-	-
總計	588	136	724
扣除減值準備金後資產總額	110,135		
資產負債表內的風險額佔資產總額的比例	0.53%		

1.8 貨幣風險 (附註 8)

相等於港幣百萬元	美元	歐元	日元	總計
截至 2021 年 12 月 31 日				
現貨資產	9,904	18,305	48,540	76,749
現貨負債	(9,981)	(68,206)	(1,095)	(79,282)
遠期買入	78,719	70,454	5,843	155,016
遠期賣出	(79,465)	(20,818)	(53,368)	(153,651)
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(823)	(265)	(80)	(1,168)
結構性淨持倉量	4	-	-	4
截至 2021 年 6 月 30 日				
現貨資產	9,853	40,555	55,241	105,649
現貨負債	(31,423)	(77,352)	(1,232)	(110,007)
遠期買入	174,130	106,496	35,618	316,244
遠期賣出	(153,021)	(69,861)	(89,652)	(312,534)
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(461)	(162)	(25)	(648)
結構性淨持倉量	4	-	-	4

1.9 流動性資料披露

	2021年12月31日	2020年12月31日
(i) 財政季度的平均流動性維持比率	915.93%	745.29%
(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 2021 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	2021年6月30日
綜合資本充足比率	19.4%	20.0%
	億歐元	億歐元
股東資金總額	177	180

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

	2021年12月31日	2021年6月30日
	億歐元	億歐元
資產總額	3,121	3,341
負債總額	2,944	3,161
貸款及放款總計(附註1)	1,714	1,728
客戶存款總計	1,343	1,370
附註1:		
對銀行的貸款及放款	246	298
客戶的貸款及放款	1,468	1,430
總計	1,714	1,728


	2021年12月31日	2021年12月31日
	億歐元	億歐元
稅前利潤	5.5	10.7

集團 2021 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/2021/20220322-Geschaeftsbericht-HVB-Group-2021-ENGLISCH.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 2021 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

2022 年 4 月 8 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