


UniCredit Bank AG
Chief executive's declaration of compliance

We enclose herewith the Financial Information Disclosure Statement for the financial period ended 30-Sep-2018. 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

23 November 2018

UniCredit Bank AG
Hong Kong Branch
Disclosure Statement for the Financial Period Ended 30 Sep 2018

For and on behalf of
UniCredit Bank AG
Hong Kong Branch


Authorized Signature(s)

UniCredit Bank AG

Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

Section A. Hong Kong Branch Information

I. Income statement information

Description	30 September 2018		30 June 2018	
	HK\$ million		HK\$ million	
Interest income		481		239
Interest expense		(103)		(76)
Other operating income		(85)		6
- Gains less losses arising from trading in foreign currencies	(184)		(59)	
- Gains less losses on securities held for trading purposes	1		(1)	
- Gains less losses from other trading activities	(41)		(27)	
- Net fees and commission income	78		53	
- Fees and commission income	83		57	
- Fees and commission expenses	(5)		(4)	
- Others	61		40	
Operating expenses		(206)		(135)
- Staff expenses	(85)		(54)	
- Rental expenses	(18)		(12)	
- Other expenses less fee and commission expenses	(103)		(69)	
Impairment losses and provision for impaired loans and receivables		1		-
Net charge for other provision		-		-
Gains less losses from the disposal of property, plant and equipment and investment properties		-		-
Profit before taxation		88		34
Taxation expenses or tax income		-		-
Profit after taxation		88		34

UniCredit Bank AG

Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

II. Balance sheet information

Description	<u>30 September 2018</u> HK\$ million	<u>30 June 2018</u> HK\$ million
Assets		
Cash and balances with banks (excluding overseas offices)	1,397	2,053
Placements with banks maturing between one and twelve months	3,230	5,756
Amounts due from overseas offices of the institution	48,764	39,677
Trade bills	1,391	1,196
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables	7,237	7,020
- Loans and advances to customers	4,184	3,265
- Loans and advances to banks	98	84
- Other accounts	2,955	3,671
- Provisions for impaired loans and receivables	-	-
- Collective provision	-	-
- Individual provision	-	-
Investment Securities	30,478	32,582
Other investments	-	-
Property, plant and equipment and investment properties	3	3
Total assets	<u><u>92,500</u></u>	<u><u>88,287</u></u>
Liabilities		
Deposits and balances from banks (excluding overseas offices)	6,855	3,998
Deposits from customers	1,412	1,601
- Demand deposits and current accounts	743	668
- Savings deposits	-	-
- Time, call and notice deposits	669	933
Amounts due to overseas offices of the institution	74,483	67,208
Certificates of deposit issued	-	-
Issued debt securities	-	-
Other liabilities	9,750	15,480
Provisions	-	-
Total liabilities	<u><u>92,500</u></u>	<u><u>88,287</u></u>

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Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

Additional balance sheet information

(a) Impaired loans and advances (Note 1)	30 September 2018		30 June 2018	
	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) Off-balance sheet exposures	30 September 2018		30 June 2018	
	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		1,507		1,360
Transaction-related contingencies		87		111
Trade-related contingencies		1,187		950
Note issuance and revolving underwriting facilities		-		-
Other commitments		1,079		1,859
Others		46,807		40,854
Total		50,667		45,134
Derivatives (Note 3)				
Exchange rate-related derivative contracts		216,601		240,324
Interest rate derivative contracts		36,105		46,650
Others		-		-
Total		252,706		286,974

(c) The fair value of derivatives outstanding (Note 4):	30 September 2018		30 June 2018	
	HK\$ million		HK\$ million	
Exchange rate-related derivative contracts		1,651		1,397
Interest rate derivative contracts		6		7
Others		-		-
Total		1,657		1,404

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Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

III. International claims (Note 5)

(expressed in HK\$ million)

Geographical segment	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
As at 30 September 2018						
1. Developed countries	49,539	28,922	1,369	597	-	80,427
of which Germany	48,795	3,177	399	320	-	52,691
of which Japan	79	25,745	-	-	-	25,824
2. Offshore centres	24	-	-	1	-	25
3. Developing Europe	465	-	-	-	-	465
4. Developing Latin America and Caribbean	-	-	-	-	-	-
5. Developing Africa and Middle East	-	-	-	-	-	-
6. Developing Asia-Pacific	4,902	115	-	3,496	-	8,513
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-
Impairments loans and advances to customers	-	-	-	-	-	-
Overdue loans and advances to customers	-	-	-	-	-	-

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Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

International claims (cont.)

(expressed in HK\$ million)

Geographical segment	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
As at 30 June 2018						
1. Developed countries	40,465	31,046	1,384	629	-	73,524
of which Germany	39,703	4,126	403	381	-	44,613
of which Japan	140	26,920	-	-	-	27,060
2. Offshore centres	17	-	-	-	-	17
3. Developing Europe	364	-	-	-	-	364
4. Developing Latin America and Caribbean	-	-	-	-	-	-
5. Developing Africa and Middle East	-	-	-	-	-	-
6. Developing Asia-Pacific	7,990	119	-	2,527	-	10,636
of which China	7,708	119	-	2,303	-	10,130
7. International organisations	-	-	-	-	-	-
8. Unallocated by country	-	-	-	-	-	-
Impairments loans and advances to customers	-	-	-	-	-	-
Overdue loans and advances to customers	-	-	-	-	-	-

IV. Sector information

(expressed in HK\$ million)

Sector classification	30 September 2018		30 June 2018	
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
<i>Loans and Advances for use in Hong Kong</i>				
Industrial, commercial and financial :				
- Property development	-	-	-	-
- Property investment	-	-	-	-
- Financial concerns	-	235	-	235
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	213	-	292
- Manufacturing	-	2,078	-	2,085
- Transport and transport equipment	-	6	-	7
- Recreational activities	-	-	-	-
- Information technology	-	-	-	-
- Others	-	1	-	1
Total industrial, commercial and financial	-	2,533	-	2,620
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	-	2,533	-	2,620
<i>Trade finance</i>	-	168	-	119
<i>Loans and Advances for use outside Hong Kong</i>	-	1,483	-	526
<i>Advances to customers (Note 6)</i>	-	<u>4,184</u>	-	<u>3,265</u>
Geographic Breakdown :				
China	-	2,364	-	2,302
South Korea	-	906	-	-
Italy	-	365	-	354
Germany	-	324	-	384

V. Overdue and rescheduled assets

(expressed in HK\$ million)

Description	30 September 2018			30 June 2018		
	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:						
- more than 3 months but not more than 6 months	-	-	0.00%	-	-	0.00%
- more than 6 months but not more than 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:						
- more than 3 months but not more than 6 months	-	-	0.00%	-	-	0.00%
- more than 6 months but not more than 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:						
- more than 3 months but not more than 6 months	-	-	0.00%	-	-	0.00%
- more than 6 months but not more than 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%

UniCredit Bank AG

Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

VI. Mainland Activities (Note 7)

(expressed in HK\$ million)

Types of Counterparties	On-balance sheet exposures	Off-balance sheet exposures	Total
As at 30 September 2018			
1. Central government, central government-owned entities and their subsidiaries and JVs	114	-	114
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	68	-	68
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	219	23	242
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	401	23	424
Total Assets after provisions	92,500		
On-balance sheet exposure as percentage of total assets	0.43%		

Types of Counterparties	On-balance sheet exposures	Off-balance sheet exposures	Total
As at 30 June 2018			
1. Central government, central government-owned entities and their subsidiaries and JVs	118	-	118
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of 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	231	63	294
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	349	63	412
Total Assets after provisions	88,287		
On-balance sheet exposure as percentage of total assets	0.40%		

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Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

VII. Currency Risk (Note 8)

Equivalent in millions of HK\$	USD	EUR	CNY	Total
<u>As at 30 September 2018</u>				
Spot assets	7,124	14,041	1,648	22,813
Spot liabilities	(28,546)	(63,555)	(124)	(92,225)
Forward purchases	114,029	75,219	10,614	199,862
Forward sales	(91,937)	(25,779)	(12,204)	(129,920)
Net option position	-	-	-	-
Net long (short) position	670	(74)	(66)	530
Net structural position	3	-	-	3
<u>As at 30 June 2018</u>				
Spot assets	9,734	8,150	3,396	21,280
Spot liabilities	(14,761)	(65,441)	(99)	(80,301)
Forward purchases	119,705	79,309	12,142	211,156
Forward sales	(114,748)	(22,111)	(15,492)	(152,351)
Net option position	-	-	-	-
Net long (short) position	(70)	(93)	(53)	(216)
Net structural position	3	-	-	3

UniCredit Bank AG

Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

VIII. Liquidity Information	<u>30 September 2018</u>	<u>30 June 2018</u>
(i) The average liquidity maintenance ratio for the financial period	408.77%	379.26%

(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 Dept, 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.

UniCredit Bank AG
Financial Disclosure for Hong Kong Branch for the financial period ended 30 September 2018

Section B. Consolidated Group Information

I. Capital and capital adequacy	<u>30 June 2018</u>	<u>31 December 2017</u>
Capital adequacy ratio	20.7%	21.1%
	EUR Billion	EUR Billion
Shareholders' equity	17.8	18.9

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.

II. Other financial information	<u>30 June 2018</u>	<u>31 December 2017</u>
	EUR Billion	EUR Billion
Total assets	294.4	299.1
Total liabilities	276.6	280.2
Total advances (Note 1)	168.4	151.5
Total customer deposits	120.2	124.3
 Note (1) :		
Advances to Bank	37.9	30.3
Advances to Customers	<u>130.5</u>	<u>121.2</u>
Total	<u><u>168.4</u></u>	<u><u>151.5</u></u>

	<u>30 June 2018</u>	<u>30 June 2017</u>
	EUR Billion	EUR Billion
Pre-tax profit / (loss) for the financial period	0.60	0.93

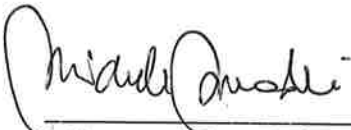
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For and on behalf of
UniCredit Bank AG
 Hong Kong Branch

 
 Authorized Signature(s)

裕信(德國)銀行股份有限公司
行政總裁符合披露指引的聲明

本行現附上截至 2018 年 9 月 30 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。



Michele Amadei

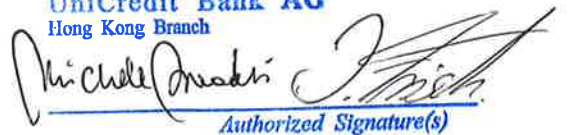
行政總裁

香港分行

2018 年 11 月 23 日

裕信(德國)銀行股份有限公司
香港分行
截至 2018 年 9 月 30 日止之年度
財務資料披露報告

For and on behalf of
UniCredit Bank AG
Hong Kong Branch


Authorized Signature(s)

裕信(德國)銀行股份有限公司
截至2018年9月30日止
之
財務資料披露報告

A 分部. 香港分行

I. 收益表資料

	<u>2018年9月30日</u> 港幣百萬元	<u>2018年6月30日</u> 港幣百萬元
利息收入	481	239
利息支出	(103)	(76)
其他營運收入	(85)	6
- 來自非港元貨幣交易的收益減虧損	(184)	(59)
- 來自持有作交易用途的證券的收益減虧損	1	(1)
- 來自其他交易活動的收益減虧損	(41)	(27)
- 費用及佣金收入淨額	78	53
- 收費及佣金收入	83	57
- 收費及佣金支出	(5)	(4)
- 其他	61	40
經營開支	(206)	(135)
- 職員支出	(85)	(54)
- 租金支出	(18)	(12)
- 其他支出減去收費及佣金支出	(103)	(69)
減值損失及為已減值貸款及應收款項而 提撥的準備	1	-
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	<u>88</u>	<u>34</u>
稅項開支或稅項收入	-	-
除稅後利潤	<u><u>88</u></u>	<u><u>34</u></u>

裕信(德國)銀行股份有限公司
截至2018年9月30日止
之
財務資料披露報告

II. 資產負債表資料

	<u>2018年9月30日</u>	<u>2018年6月30日</u>
	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)	1,397	2,053
存放於銀行同業款項 (1 至 12 個月內到期)	3,230	5,756
存放於海外辦事處的數額	48,764	39,677
貿易匯票	1,391	1,196
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	7,237	7,020
- 對客戶的貸款及放款	4,184	3,265
- 對銀行的貸款及放款	98	84
- 其他帳項	2,955	3,671
- 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	30,478	32,582
其他投資	-	-
物業、工業裝置及設備以及投資物業	3	3
資產總額	92,500	88,287
負債		
尚欠銀行存款及結餘 (除總行及海外分行)	6,855	3,998
客戶存款	1,412	1,601
- 活期存款及往來帳戶	743	668
- 儲蓄存款	-	-
- 定期、短期通知及通知存款	669	933
結欠該機構的海外辦事處的數額	74,483	67,208
已發行的存款證	-	-
已發行債務證券	-	-
其他負債	9,750	15,480
準備金	-	-
負債總額	92,500	88,287

裕信(德國)銀行股份有限公司
截至2018年9月30日止
之
財務資料披露報告

資產負債表額外資料

(a) 減值貸款及放款

	<u>2018年9月30日</u>	<u>2018年6月30日</u>
	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

	<u>2018年9月30日</u>	<u>2018年6月30日</u>
	港幣百萬元	港幣百萬元
(i) 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	1,507	1,360
交易關聯或有項目	87	111
貿易關聯或有項目	1,187	950
票據發行及循環式包銷融通	-	-
其他承諾	1,079	1,859
其他	46,807	40,854
總計	50,667	45,134
衍生工具交易 (附註3)		
匯率關聯衍生工具合約	216,601	240,324
利率衍生工具合約	36,105	46,650
其他	-	-
總計	252,706	286,974

(c) 下列衍生工具的公平價值 (附註4)

	<u>2018年9月30日</u>	<u>2018年6月30日</u>
	港幣百萬元	港幣百萬元
匯率關聯衍生工具合約	1,651	1,397
利率衍生工具合約	6	7
其他	-	-
總計	1,657	1,404

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III. 國際債權 (附註 5)

(相等於港幣百萬元)

	銀行	公營機構	非銀行之私人機構		其他	總計
			非銀行之 金融機構	非金融之 私人機構		
截至2018年09月30日						
1. 發展中之國家	49,539	28,922	1,369	597	-	80,427
其中德國	48,795	3,177	399	320	-	52,691
其中日本	79	25,745	-	-	-	25,824
2. 離岸中心	24	-	-	1	-	25
3. 發展中之歐洲國家	465	-	-	-	-	465
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	4,902	115	-	3,496	-	8,513
7. 國際組織	-	-	-	-	-	-
8. 其他國家	-	-	-	-	-	-
減值客戶貸款	-	-	-	-	-	-
逾期客戶貸款	-	-	-	-	-	-

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國際債權 (續)

(相等於港幣百萬元)

	銀行	公營機構	非銀行之私人機構		其他	總計
			非銀行之 金融機構	非金融之 私人機構		
截至2018年06月30日						
1. 發展中之國家	40,465	31,046	1,384	629	-	73,524
其中德國	39,703	4,126	403	381	-	44,613
其中日本	140	26,920	-	-	-	27,060
2. 離岸中心	17	-	-	-	-	17
3. 發展中之歐洲國家	364	-	-	-	-	364
4. 發展中之拉丁美洲及加勒比國家	-	-	-	-	-	-
5. 發展中之非洲和中東國家	-	-	-	-	-	-
6. 發展中之亞太國家	7,990	119	-	2,527	-	10,636
其中中國	7,708	119	-	2,303	-	10,130
7. 國際組織	-	-	-	-	-	-
8. 其他國家	-	-	-	-	-	-
減值客戶貸款	-	-	-	-	-	-
逾期客戶貸款	-	-	-	-	-	-

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IV. 以行業分類的客戶貸款及放款總額分析

(相等於港幣百萬元)

	2018年9月30日		2018年6月30日	
在香港使用的貸款及放款	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
工商金融：				
- 物業發展	-	-	-	-
- 物業投資	-	-	-	-
- 金融企業	-	235	-	235
- 股票經紀	-	-	-	-
- 批發及零售行業	-	213	-	292
- 製造業	-	2,078	-	2,085
- 運輸及運輸設備	-	6	-	7
- 康樂活動	-	-	-	-
- 資訊科技	-	-	-	-
- 其他	-	1	-	1
總工商金融貸款	-	2,533	-	2,620
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	-	2,533	-	2,620
貿易融資	-	168	-	119
在香港以外使用的貸款及放款	-	1,483	-	526
總客戶貸款及放款 (附註 6)	-	4,184	-	3,265
地域細目分類：				
中國	-	2,364	-	2,302
韓國	-	906	-	-
意大利	-	365	-	354
德國	-	324	-	384

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V. 過期或經重組資產

(相等於港幣百萬元)

	2018年9月30日			2018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	<u>-</u>	<u>-</u>		<u>-</u>	<u>-</u>	
(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	<u>-</u>	<u>-</u>		<u>-</u>	<u>-</u>	
(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	<u>-</u>	<u>-</u>		<u>-</u>	<u>-</u>	
(8) 經收回資產的數額 (附註 6)		-	0.00%		-	0.00%

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VI. 內地活動 (附註 7)

(相等於港幣百萬元)

對手類別	資產負債表 內項目	資產負債表 外項目	總計
截至2018年09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	114	-	114
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	68	-	68
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	219	23	242
7. 其他被視作為內地非銀行客戶之風險	-	-	-
總計	401	23	424
扣除減值準備金後資產總額	92,500		
資產負債表內的風險額佔資產總額的比例	0.43%		

對手類別	資產負債表 內項目	資產負債表 外項目	總計
截至2018年06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	118	-	118
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	-	-	-
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	231	63	294
7. 其他被視作為內地非銀行客戶之風險	-	-	-
總計	349	63	412
扣除減值準備金後資產總額	88,287		
資產負債表內的風險額佔資產總額的比例	0.40%		

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VII. 貨幣風險 (附註 8)

相等於港幣百萬元	美元	歐元	人民幣	總計
截至2018年09月30日				
現貨資產	7,124	14,041	1,648	22,813
現貨負債	(28,546)	(63,555)	(124)	(92,225)
遠期買入	114,029	75,219	10,614	199,862
遠期賣出	(91,937)	(25,779)	(12,204)	(129,920)
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	670	(74)	(66)	530
結構性淨持倉量	3	-	-	3
截至2018年06月30日				
現貨資產	9,734	8,150	3,396	21,280
現貨負債	(14,761)	(65,441)	(99)	(80,301)
遠期買入	119,705	79,309	12,142	211,156
遠期賣出	(114,748)	(22,111)	(15,492)	(152,351)
期權淨持倉量	-	-	-	-
長倉(或短倉)淨持倉量	(70)	(93)	(53)	(216)
結構性淨持倉量	3	-	-	3

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VIII. 流動性資料披露

2018年9月30日

2018年6月30日

(i) 財政年度的平均流動性維持比率

408.77%

379.26%

(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(LMI)”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： 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 7： 收回資產後，有關貸款與墊款將繼續記帳。

附註 8： 期權盤淨額是根據內部匯報方法計算。

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B 分部. 綜合集團資料

	<u>2018年6月30日</u>	<u>2017年12月31日</u>
I 資本及資本充足程度		
綜合資本充足比率	20.7%	21.1%
	億歐元	億歐元
股東資金總額	178	189

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。

	<u>2018年6月30日</u>	<u>2017年12月31日</u>
II 其他財務資料	億歐元	億歐元
資產總額	2,944	2,991
負債總額	2,766	2,802
貸款及放款總計 (附註 1)	1,684	1,515
客戶存款總計	1,202	1,243
附註 1:		
客戶的貸款及放款	379	303
對銀行的貸款及放款	1,305	1,212
總計	1,684	1,515

	<u>2018年6月30日</u>	<u>2017年6月30日</u>
	億歐元	億歐元
稅前利潤	6.0	9.3

完

For and on behalf of
UniCredit Bank AG
Hong Kong Branch


Authorized Signature(s)