# Deutsche Bank Aktiengesellschaft, Hong Kong Branch

(Incorporated in the Federal Republic of Germany and members' liability is limited)

## Key Financial Information Disclosure Statement
## Half-year Ended June 30, 2026

Deutsche Bank Aktiengesellschaft, Hong Kong Branch (Incorporated in the Federal Republic of Germany and members' liability is limited) releases its Key Financial Information Disclosure Statement for the half-year ended June 30, 2026 as follow:

Deutsche Bank Aktiengesellschaft, Hong Kong Branch
(Incorporated in the Federal Republic of Germany and members' liability is limited)

Key Financial Information Disclosure Statement for the half-year ended June 30, 2026
Section A – Branch Information (Hong Kong Office Only)

(I) Income Statement Information

| HKD Million | Half-year Ended June 30, 2026 | Half-year Ended June 30, 2025 |
|---|---|---|
| Interest income | 3,647 | 2,478 |
| Interest expense | (3,005) | (1,946) |
| Other operating income | | |
| - Gains less losses arising from trading in foreign currencies | 261 | 188 |
| - Gains less losses on securities held for trading purposes | 934 | 522 |
| - Gains less losses from other trading activities | 495 | 380 |
| - *Net fees and commission income* | | |
| - Gross fees and commission income | 1,633 | 1,173 |
| - Gross fees and commission expenses | (66) | (36) |
| - Others | (472) | (419) |
| Operating expenses | | |
| - Staff expenses | (999) | (965) |
| - Rental expenses | (85) | (77) |
| - Others | (1,106) | (938) |
| Impairment losses and provisions for impaired loans and receivables | 52 | (4) |
| Profit/ (loss) before taxation | 1,289 | 356 |
| Taxation | (263) | (133) |
| Profit/ (loss) after taxation | 1,026 | 223 |

(II) Balance Sheet Information

| HKD Million | June 30, 2026 | December 31, 2025 |
|---|---|---|
| **Assets** | | |
| Cash and balances with banks | 5,667 | 4,594 |
| Placements with banks with residual maturity between 1 months and 12 months | - | 42 |
| Due from Exchange Fund | 522 | 849 |
| Amount due from overseas offices of the institution | 138,685 | 131,803 |
| Trade bills | 1,458 | 1,605 |
| Securities held for trading purposes | 5,809 | 4,529 |
| Certificate of Deposit held | 982 | 1,548 |
| Loans and receivables (including derivatives receivables) | 78,335 | 59,727 |
| Investment securities | 6,412 | 4,953 |
| Other investments | 22 | 293 |
| Property, plant and equipment | 339 | 389 |
| Total assets | 238,231 | 210,332 |
| **Liabilities** | | |
| Deposits and balances from banks | 1,566 | 1,188 |
| Deposits from customers | | |
| - Demand deposits and current accounts | 36,847 | 17,262 |
| - Time, call and notice deposits | 109,842 | 120,666 |
| Amount due to overseas offices of the institution | 25,771 | 30,212 |
| Other liabilities (including derivatives payables) | 64,176 | 40,968 |
| Provision | 29 | 36 |
| Total liabilities | 238,231 | 210,332 |

## (III) Additional Information

### (i) Basis of preparation

Deutsche Bank Aktiengsellschaft and its subsidiaries (the Group') prepared its annual consolidated financial statements in accordance with International Financial Reporting Standards ('IFRS') endorsed by the European Union ('EU'). The financial information contained in this statement pertain only to the activities of Deutsche Bank Aktiengsellschaft, Hong Kong Branch (Incorporated in the Federal Republic of Germany and members' liability is limited) ('the Branch') and these have been prepared in accordance with the Group accounting policies, and as required by the Banking (disclosure) rules made under section 60A of the Banking Ordinance ('the Rules').

### (ii) Loans and receivables

| HKD Million | June 30, 2026 | December 31, 2025 |
|---|---|---|
| Loans and advances to customers | 23,966 | 23,180 |
| Loans and advances to banks | - | 190 |
| Accrued interest and other accounts | 7,870 | 8,264 |
| Derivative receivables | 46,548 | 28,181 |
| Less: Allowance for credit losses | | |
| - Collectively assessed | 24 | 22 |
| - Individually assessed | 21 | 61 |
| Less: Country Risk Provision | 4 | 5 |
| | 78,335 | 59,727 |

### (iii) Trade bills

| HKD Million | June 30, 2026 | December 31, 2025 |
|---|---|---|
| Trade bills | 1,472 | 1,615 |
| Less: Allowance for credit losses | | |
| - Collectively assessed | 2 | 3 |
| - Individually assessed | 9 | 5 |
| Less: Country Risk Provision | 3 | 2 |
| | 1,458 | 1,605 |

### (iv) Impaired loans and advances to customers

| | June 30, 2026 | | December 31, 2025 | |
|---|---|---|---|---|
| | HKD Million | As % of advances to customers | HKD Million | As % of advances to customers |
| Impaired loans and advances to customer net of allowance for individually assessed credit losses | | | | |
| - Impaired loans and advances to customers | 368 | 1.54% | 769 | 3.32% |
| - Individually assessed allowance | (21) | | (61) | |
| | 347 | | 708 | |
| Representing by countries: | | | | |
| - Australia | - | | 332 | |
| - Mainland China | 32 | | 95 | |
| - Germany | 40 | | 34 | |
| - Ghana | 296 | | 308 | |

### (iv) Impaired loans and advances to customers (Continued)

| | June 30, 2026 HKD Million | December 31, 2025 HKD Million |
|---|---|---|
| Market value of collateral held against impaired loans and advances to customers | 304 | 349 |
| Covered portion of impaired loans and advances | 304 | 349 |
| Uncovered portion of impaired loans and advances | 64 | 420 |

The collateral held in respect of the impaired loans and advances to customers is credit insurance and properties.

Impaired trades bills was HKD 16 million at June 30, 2026 and HKD 7 million at December 31, 2025.

There were no impaired advances to banks at June 30, 2026 and December 31, 2025.

### (v) Overdue loans and advances and trade bills

| | June 30, 2026 | | December 31, 2025 | |
|---|---|---|---|---|
| | HKD Million | As % of advances to customers | HKD Million | As % of advances to customers |
| Overdue advances to customers: | | | | |
| - Over 1 month and up to 3 months | - | - | - | - |
| - Over 3 months and up to 6 months | - | - | - | - |
| - Over 6 months and up to one year | - | - | - | - |
| - More than one year | 296 | 1.24% | 308 | 1.33% |
| | 296 | | 308 | |
| Allowances for credit losses | | | | |
| - individually assessed allowances | 1 | | 1 | |
| Representing: | | | | |
| - Loans for use in Hong Kong | - | | - | |
| - Loans and advances for use outside Hong Kong | 296 | | 308 | |
| By countries: | | | | |
| - Ghana | 296 | | 308 | |
| Market value of collateral held against overdue loans and advances to customers | 272 | | 273 | |
| Covered portion of overdue loans and advances to customers | 272 | | 273 | |
| Uncovered portion of overdue loans and advances to customers | 24 | | 35 | |

The collateral held in respect of the overdue loans and advances to customers is credit insurance.

There were no overdue advances to banks and trade bills at June 30, 2026 and December 31, 2025.

(vi) Rescheduled loans and receivables and trade bills

No rescheduled assets to customers which have been overdue for more than 1 month but not more than 3 months at June 30, 2026 and December 31, 2025.

No repossessed asset was held for impaired and overdue loans and receivables and trade bills at June 30, 2026 and December 31, 2025.

(vii) Analysis of advances to customers by industry sectors (as defined in the "Return of Quarterly Analysis of Loans and Advances and Provisions"- MA(BS)2A)

| HKD Million | June 30, 2026 | | December 31, 2025 | |
|---|---|---|---|---|
| | Gross advances | Collateral or other security | Gross advances | Collateral or other security |
| Loans for use in Hong Kong | | | | |
| Industrial, commercial and financial | | | | |
| - Manufacturing | 15 | - | 12 | - |
| - Building and construction | - | - | - | - |
| - Wholesale and retail trade | 125 | - | 103 | - |
| - Electricity and gas | - | - | 545 | - |
| - Others | 1,727 | 1,702 | 1,505 | 1,493 |
| | 1,867 | 1,702 | 2,165 | 1,493 |
| Individuals | | | | |
| - Others | 3,897 | 3,897 | 3,675 | 3,675 |
| Total loans for use in Hong Kong | 5,764 | 5,599 | 5,840 | 5,168 |
| Trade finance | 7,535 | - | 6,728 | 8 |
| Loans for use outside Hong Kong | 10,667 | 9,096 | 10,612 | 8,676 |
| | 23,966 | 14,695 | 23,180 | 13,852 |

(viii) Analysis of advances to customers by geographical areas (as defined in the "Return of International Banking Statistics"– MA(BS)29 after taking into consideration, transfers of risk)

| HKD Million | June 30, 2026 | December 31, 2025 |
|---|---|---|
| Hong Kong | 6,104 | 5,566 |
| United States | 4,664 | 4,603 |
| South Korea | 5,579 | 4,419 |
| Mainland China | 3,795 | 4,642 |
| Others | 3,824 | 3,950 |
| | 23,966 | 23,180 |

(ix) Mainland Activities (as defined in the "Return of Mainland Activities" – MA(BS)20)

| HKD Million<br>At June 30, 2026 | On-balance sheet exposure | Off-balance sheet exposure | Total |
|---|---|---|---|
| Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 915 | 4,534 | 5,449 |
| Local governments, local government-owned entities and their subsidiaries and JVs | 3,416 | 430 | 3,846 |
| PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 1,189 | 3,195 | 4,384 |
| Other entities of central government not reported above | - | - | - |
| Other entities of local governments not reported above | - | - | - |
| PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | - | - | - |
| Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | 55 | 47 | 102 |
| Total | 5,575 | 8,206 | 13,781 |
| Total assets after provision | 238,202 | | |
| On-balance sheet exposures as percentage of total assets | 2.34% | | |

| HKD Million<br>At December 31, 2025 | On-balance sheet exposure | Off-balance sheet exposure | Total |
|---|---|---|---|
| Central government, central government-owned entities and their subsidiaries and JVs | 782 | 3,088 | 3,870 |
| Local governments, local government-owned entities and their subsidiaries and JVs | 4,599 | 220 | 4,819 |
| PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 150 | 3,153 | 3,303 |
| Other entities of central government not reported above | - | - | - |
| Other entities of local governments not reported above | - | - | - |
| PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | - | - | - |
| Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | 40 | 46 | 86 |
| Total | 5,571 | 6,507 | 12,078 |
| Total assets after provision | 210,296 | | |
| On-balance sheet exposures as percentage of total assets | 2.65% | | |

(x) International claims (other than local claims in HKD) by geographical segments (as defined in the "Return of International Banking Statistics" – MA(BS)29 after taking into consideration, transfer of risks)

HKD Million
At June 30, 2026

| | Banks | Official Sector | Non-bank Financial institutions | Non-financial private sector | Total |
|---|---|---|---|---|---|
| Developed countries, of which | 181,142 | - | 966 | 6,456 | 188,564 |
| - *Germany* | *146,666* | - | *20* | *782* | *147,468* |
| - *United Kingdom* | *33,194* | - | *84* | *284* | *33,562* |
| Offshore centres | 6,483 | 517 | 8,353 | 6,585 | 21,938 |

HKD Million
At December 31, 2025

| | Banks | Official Sector | Non-bank Financial institutions | Non-financial private sector | Total |
|---|---|---|---|---|---|
| Developed countries, of which | 158,676 | 2 | 1,178 | 6,514 | 166,370 |
| - *Germany* | *137,650* | - | *17* | *865* | *138,532* |
| - *United Kingdom* | *19,404* | - | *6* | *180* | *19,590* |
| Offshore centres | 5,786 | 34 | 6,352 | 4,047 | 16,219 |

### (xi) Currency risk

At June 30, 2026

| Equivalent in HKD Million | USD | RMB | EUR | Other Foreign Currencies | Total |
|---|---|---|---|---|---|
| Spot assets | 141,379 | 14,926 | 12,635 | 6,531 | 175,471 |
| Spot liabilities | (134,316) | (11,546) | (10,587) | (6,115) | (162,564) |
| Forward purchases | 1,219,053 | 1,152,697 | 40,162 | 18,625 | 2,430,537 |
| Forward sales | (1,232,496) | (1,152,961) | (41,777) | (19,083) | (2,446,317) |
| Net options positions | - | - | - | - | - |
| Net long / (short) position | (6,380) | 3,116 | 433 | (42) | (2,873) |

At December 31, 2025

| Equivalent in HKD Million | USD | RMB | EUR | Other Foreign Currencies | Total |
|---|---|---|---|---|---|
| Spot assets | 124,828 | 16,995 | 11,632 | 5,624 | 159,079 |
| Spot liabilities | (127,477) | (8,997) | (11,195) | (5,428) | (153,097) |
| Forward purchases | 1,197,689 | 1,137,033 | 36,017 | 22,198 | 2,392,937 |
| Forward sales | (1,201,336) | (1,136,009) | (36,185) | (22,554) | (2,396,084) |
| Net options positions | - | - | - | - | - |
| Net long / (short) position | (6,296) | 9,022 | 269 | (160) | 2,835 |

Internal reporting method is adopted as basis of calculating the net options positions.

### (xii) Off-Balance Sheet Exposures

The following table summarizes contractual or notional amounts of off-balance sheet exposures:

| HKD Million | June 30, 2026 | December 31, 2025 |
|---|---|---|
| Contingencies and commitments | | |
| - Direct credit substitutes | 1,019 | 326 |
| - Transaction-related contingencies | 11,791 | 8,693 |
| - Trade-related contingencies | 839 | 824 |
| - Other commitments | 12,652 | 11,874 |
| - Others | 3,607 | 396 |
| | 29,908 | 22,113 |
| Derivatives | | |
| - Exchange rate related derivative contracts | 2,553,055 | 2,530,360 |
| - Interest rate derivative contracts | 1,540,341 | 1,391,230 |
| - Others | 5,032 | 2,307 |
| | 4,098,428 | 3,923,897 |

## (xii) Off-Balance Sheet Exposures (continued)

The following table summarizes the fair value of the derivatives.

| HKD Million | June 30, 2026 | December 31, 2025 |
|---|---|---|
| Fair value assets | | |
| - Exchange rate related derivative contracts | 41,618 | 24,139 |
| - Interest rate derivative contracts | 4,115 | 3,917 |
| - Others | 815 | 125 |
| | 46,548 | 28,181 |
| | | |
| Fair value liabilities | | |
| - Exchange rate related derivative contracts | 42,039 | 25,297 |
| - Interest rate derivative contracts | 4,283 | 3,267 |
| - Others | 3,390 | 3,200 |
| | 49,712 | 31,764 |

## (xiii) Liquidity Maintenance Ratio

The liquidity maintenance ratio (LMR) is calculated in accordance with the Banking (Liquidity) Rules effective from 1 January 2015.

| | Quarter ended June 30, 2026 | Quarter ended June 30, 2025 |
|---|---|---|
| 3 months average LMR | 54.20% | 87.23% |

The average LMR is the arithmetic mean of the average value of LMR for each calendar month as reported in the liquidity position return submitted for the reporting period. Average LMR are calculated based on 3 months average in according to Banking (disclosure) rules (BDR) section 103B.

## (xiv) Core Funding Ratio

The core funding ratio (CFR) is calculated in accordance with the Banking (Liquidity) (Amendment) Rules 2017.

| | Quarter ended June 30, 2026 | Quarter ended June 30, 2025 |
|---|---|---|
| 3 months average CFR | 292.59% | 304.81% |

The average CFR is the arithmetic mean of the average value of CFR for each calendar month as reported in the return submitted for the reporting period.

## (xv) Maturity Analysis

The table below analyses related to the branch's on- and off-balance sheet based on the remaining period at balance sheet date to the contractual maturity date (as defined in the "Return on Liquidity Monitoring Tools"- MA(BS)23)

### At June 30, 2026

| Equivalent in HKD Million | On demand or next day | Up to 4 weeks month | Over 4 weeks to 3 months | Over 3 months to 12 months | Over 1 year to 5 years | Over 5 years | Balancing figures |
|---|---|---|---|---|---|---|---|
| On-balance sheet assets | 57,099 | 64,241 | 159,909 | 471,501 | 926,522 | 110,304 | 8,902 |
| Off-balance sheet claims | - | - | 1,804 | 1,804 | - | - | 392 |
| On-balance sheet liabilities | (52,696) | (63,214) | (165,749) | (477,412) | (924,671) | (109,668) | (1,775) |
| Off-balance sheet obligations | (26,301) | (4,087) | (284) | (72) | - | - | - |
| Contractual maturity mismatch | (21,898) | (3,060) | (4,320) | (4,179) | 1,851 | 636 | |
| Cumulative contractual maturity mismatch | (21,898) | (24,958) | (29,278) | (33,457) | (31,606) | (30,970) | |

### At December 31, 2025

| Equivalent in HKD Million | On demand or next day | Up to 1 month | Over 1 month to 3 months | Over 3 months to 12 months | Over 1 year to 5 years | Over 5 years | Balancing figures |
|---|---|---|---|---|---|---|---|
| On-balance sheet assets | 45,838 | 76,783 | 104,337 | 468,416 | 834,377 | 86,892 | 11,523 |
| Off-balance sheet claims | - | 237 | 76 | 92 | - | - | 389 |
| On-balance sheet liabilities | (30,712) | (69,506) | (114,477) | (486,875) | (834,596) | (87,626) | (1,906) |
| Off-balance sheet obligations | (22,021) | (677) | (338) | (63) | - | - | - |
| Contractual maturity mismatch | (6,895) | 6,837 | (10,402) | (18,430) | (219) | (734) | |
| Cumulative contractual maturity mismatch | (6,895) | (58) | (10,460) | (28,890) | (29,109) | (29,843) | |

## (xvi) Source of funding

| | June 30, 2026 | | December 31, 2025 | |
|---|---|---|---|---|
| | HKD Million | As % of total liabilities | HKD Million | As % of total liabilities |
| Significant funding instruments: | | | | |
| - Funding raised from banks | 1,566 | 0.66% | 1,188 | 0.57% |
| - Funding raised overseas offices of the institution | 25,771 | 10.82% | 30,212 | 14.37% |
| - Deposit from customers | 146,689 | 61.58% | 137,928 | 65.59% |

## (xvii) Liquidity risk management

Liquidity risk is defined as the risk arising from the branch's potential inability to meet all payment obligations when they fall due or to only being able to meet these obligations at excessive costs. The branch's liquidity management model provides a framework to identify, monitor, mitigate and manage the liquidity and funding risks to which the branch is exposed. The framework ensures that roles and responsibilities are clearly defined and understood, in both normal and stressed liquidity conditions.

**Liquidity risk governance**

Treasury is responsible for the overall liquidity management of the Branch. Under the stewardship of local Treasury, Deutsche Bank Hong Kong Assets and Liabilities Council provides the forum for managing capital, funding and liquidity and the interest rate risk in the banking book of the Branch.

Treasury Risk Management acting as an independent control function, responsible for the oversight of liquidity and funding risk management strategy and the validation of Liquidity Risk models which are developed by Treasury, to measure and manage the liquidity risk profile.

Liquidity and Treasury Reporting and Analysis Team is responsible for the internal reporting on liquidity and funding across the firm on a global and local level.

Treasury and TRM work with businesses and relevant functional areas to identify the relevant inherent liquidity risks and look to ensure that they are controlled and mitigated through its liquidity management framework.

**Liquidity Management Tools**

Liquidity risk is managed through the main below items:

- **Internal Stress testing**

  Daily stress testing is one of the key tools for measuring liquidity risk and evaluating the Branch short-term liquidity position within the liquidity framework.

  The stress testing approach is based on the use of Liquidity Risk Drivers, where each Liquidity Risk Drives reflects the potential liquidity outflows or inflows associated with different on and off-Balance sheet funding relevant items.

  The Stressed Net Liquidity Positions reflect the Branch's ability to withstand certain defined stress scenarios - severe downgrade, emerging market and combined – through an eight-week horizon.

- **BAU Cash Flow Projection**

  The liquidity position under normal conditions is calculated to supplement the stress test for day-to-day liquidity management. The cash inflows and outflows from assets, liabilities and off-balance sheets items are projected based on their contractual maturities or behavioural assumptions without any stress elements.

  In deriving behavioural cash-flow assumptions, the Bank analyses historical observations on cash-flow patterns. Treasury has to make sure assumptions used are consistent and reasonable and they are supported by sufficient historical or empirical evidence.

(xv) Liquidity risk management (continued)

- **Funding Matrix**

  Funding Matrix is the Branch's primary tool for monitoring and managing funding risk. The Funding Matrix assesses the Branch's structural funding profile for the greater than one year time horizon.

  All funding-relevant assets and liabilities are mapped into time buckets corresponding to their maturities. The liquidity maturity profile is based on contractual cash flow information. If the contractual maturity profile of a product does not adequately reflect the liquidity maturity profile, it is replaced by modelling assumptions. This enables the identification of expected excesses and shortfalls in term liabilities over assets in each time bucket, facilitating the management of potential liquidity exposures.

- **Liquidity Dashboard and Early Warning Indicators**

  The liquidity Dashboard monitors a number of the Group's specific liquidity risk and market indicators which are considered to provide early warning indicators of deteriorations in the bank's liquidity risk profile and financial market conditions.

**Contingency Funding Plan**

The branch's CFP outlines how the branch would respond to an actual or anticipated liquidity risk scenario. This includes a decisive set of actions that can be taken to raise cash and/ or recover branch's liquidity metrics in a stress scenario.

**Liquidity Cushion**

The Branch maintains a liquidity cushion that is largely made up of the most liquid and readily marketable assets. The bank defines the following liquid assets can be included in its liquidity cushion:
- Cash on hand
- Unencumbered exchange Fund debt securities.
- Other unencumbered high quality government debt securities or similar instruments that can be easily or immediately monetized at all times irrespective.

The Branch also diversifies the maturity bucket of debt securities to minimise re-financing risks.

Liquidity information disclosures can be obtained from the Deutsche Bank Aktiengesellschaft, Hong Kong Branch (Incorporated in the Federal Republic of Germany and members' liability is limited) interim report as of June 30, 2026 at www.db.com/hongkong/.

Section B – Deutsche Bank Aktiengesellschaft Group (Incorporated in the Federal Republic of Germany and members' liability is limited) Information - Consolidated (Unaudited)

## (I) Capital and Capital Adequacy

Capital adequacy ratios (reported/phase-in):

| | June 30, 2026 | December 31, 2025 |
|---|---|---|
| - Common Equity Tier 1 capital ratio | 13.9% | 14.2% |
| - Tier 1 capital ratio | 17.2% | 17.5% |
| - Total capital ratio | 19.0% | 19.5% |

Total shareholders' equity was EUR 66.7 billion at June 30, 2026 and EUR 66.9 billion at December 31, 2025.

## (II) Other Financial Information

Extracts from the consolidated financial statements for the half-year ended June 30, 2026:

| EUR Billion | June 30, 2026 | December 31, 2025 |
|---|---|---|
| - Total assets | 1,521 | 1,435 |
| - Total liabilities | 1,441 | 1,355 |
| - Total loans and advances | 485 | 473 |
| - Total deposits | 698 | 692 |

| EUR Million | Period Ended June 30, 2026 | Period Ended June 30, 2025 |
|---|---|---|
| Income/ (loss) before income taxes | 5,721 | 5,258 |

Further details of Deutsche Bank Aktiengesellschaft Group (Incorporated in the Federal Republic of Germany and members' liability is limited) can be obtained from the interim report as of June 30, 2026 at www.db.com.

## Chief Executive's Declaration of Compliance

It is certified by the Chief Executive of Deutsche Bank Aktiengesellschaft Hong Kong Branch (incorporated in the Federal Republic of Germany and members' liability is limited) that the information disclosed above is in compliance with the Banking (disclosure) rules and the disclosure standards of the Supervisory Policy Manual – "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority.