



One Bank, One UniCredit.

2020

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
流動性資料披露報告
截至 2020 年 3 月 31 日止之季度

Banking that matters.



the 1990s, the number of people with a diagnosis of schizophrenia has increased in many countries, including the United Kingdom (Murray & Lewis 1998). The increase in the prevalence of schizophrenia has been attributed to a number of factors, including changes in the environment, changes in the genetic structure of the population, and changes in the way in which the disorder is diagnosed (Murray & Lewis 1998).

One of the most widely cited theories of the aetiology of schizophrenia is the diathesis-stress model (Murray & Lewis 1998). This model suggests that schizophrenia is caused by a combination of genetic and environmental factors. Genetic factors are thought to be necessary for the development of schizophrenia, but environmental factors are thought to be necessary for the disorder to be expressed (Murray & Lewis 1998).

One of the most widely cited environmental factors is urbanicity (Murray & Lewis 1998). People who live in urban areas are at a higher risk of developing schizophrenia than people who live in rural areas (Murray & Lewis 1998). This risk is thought to be due to a number of factors, including exposure to air pollution, noise, and social stressors (Murray & Lewis 1998).

Another environmental factor is migration (Murray & Lewis 1998). People who migrate from a rural area to an urban area are at a higher risk of developing schizophrenia than people who remain in their rural area (Murray & Lewis 1998). This risk is thought to be due to the loss of social support and the exposure to a new environment (Murray & Lewis 1998).

One of the most widely cited genetic factors is the presence of a family history of schizophrenia (Murray & Lewis 1998). People who have a family history of schizophrenia are at a higher risk of developing the disorder themselves (Murray & Lewis 1998). This risk is thought to be due to the inheritance of a genetic predisposition to the disorder (Murray & Lewis 1998).

Another genetic factor is the presence of a specific genetic mutation (Murray & Lewis 1998). The presence of a specific genetic mutation has been found to be associated with an increased risk of developing schizophrenia (Murray & Lewis 1998). This mutation is thought to be a copy number variation of a gene on chromosome 22 (Murray & Lewis 1998).

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香港分行財務資料

流動性資料披露

平均流動性維持率“ LMR” 是報告期間提交的流動性申報中報告的 LMR 平均值的算術平均值。

| | <u>2020年3月31日</u> | <u>2019年12月31日</u> |
|----------------|-------------------|--------------------|
| 財政季度的平均流動性維持比率 | 240.65% | 441.24% |

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 3 月 31 日止之季度的流動性資料披露報告。我們確認，報告內所載資料均符合銀行業（披露）規則，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

2020 年 5 月 25 日

裕信(德國)銀行股份有限公司
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