



Rabobank

Coöperatieve Rabobank U.A., Hong Kong Branch
荷蘭合作銀行香港分行

(Incorporated in the Netherlands with limited liability)
(於荷蘭註冊成立的有限公司)

Annual Financial Disclosure Statement
年度財務資料披露報表

For the year ended 31 December 2021
截至 2021 年 12 月 31 日止年度

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Table of Contents

目錄

| | Page 頁次 |
|---|------------|
| Branch Information 分行資料 | 1 |
| Income Statement (Unaudited) 損益表（未經審核） | 2 |
| Balance Sheet (Unaudited) 資產負債表（未經審核） | 3 |
| Supplementary Financial Information (Unaudited) 補充財務資料（未經審核） | 4 |
| Group Consolidated Financial Information 集團綜合財務資料 | 26 |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Branch Information

分行資料

- Coöperatieve Rabobank U.A., Hong Kong Branch (the “Branch” or “Rabobank Hong Kong”) is a branch of Coöperatieve Rabobank U.A. (the “Group” or “Rabobank Group”) incorporated in the Netherlands.
荷蘭合作銀行香港分行（「本分行」或「香港分行」）為於荷蘭註冊成立的荷蘭合作銀行（「本集團」）的一間分行。
- The Branch has prepared the financial disclosure statement for the year ended 31 December 2021 (the “Statement”) in accordance with the Banking (Disclosure) Rules.
本分行根據《銀行業（披露）規則》編制截至 2021 年 12 月 31 日止年度財務資料披露報表（「本報表」）。
- The Statement is displayed in the banking hall of the Branch at the following address:
本報表展列於本分行的銀行大堂以供查閱，地址如下：

13/F, One Pacific Place, 88 Queenway, Hong Kong
香港金鐘道 88 號太古廣場 1 座 13 樓

- A copy of the Statement, and all disclosure statements related to reporting periods ended on or after 30 June 2013, are readily accessible by the general public on the internet website address below:
公眾人士可從以下互聯網網站流覽本報表及自 2013 年 6 月 30 日起的財務資料披露報表：

<https://www.rabobank.com/en/locate-us/asia-pacific/hong-kong-downloads.html>

- A copy of the Statement has been lodged with the public register of the Hong Kong Monetary Authority (“HKMA”).
本報表副本已送呈香港金融管理局（「金管局」）備存在紀錄冊內。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Income Statement (Unaudited)

損益表（未經審核）

(Expressed in thousands of Hong Kong dollars)

(以港幣千元位列示)

| | Note | Year ended 31 December 2021 截至 2021 年 12 月 31 日止年度 | Year ended 31 December 2020 截至 2020 年 12 月 31 日止年度 |
|---|------|---|---|
| Interest income 利息收入 | | 1,663,419 | 2,494,448 |
| Interest expense 利息支出 | | (1,185,012) | (1,994,675) |
| Net interest income 淨利息收入 | | 478,407 | 499,773 |
| Other operating income 其他營運收入 | | | |
| Gains less losses arising from trading in foreign currencies 外匯買賣收益減虧損 | | 149,264 | 164,628 |
| Gains less losses from other trading activities 其他買賣收益減虧損 | | 38,541 | (8,373) |
| Net fee and commission income 服務費及佣金收入淨額 | 1 | 196,911 | 163,115 |
| Other income 其他收入 | | - | 6,977 |
| Total operating income 總營運收入 | | 863,123 | 826,120 |
| Total operating expenses 總營運支出 | 2 | (697,346) | (613,367) |
| Operating profit before impairment allowances 減值前的經營溢利 | | 165,777 | 212,753 |
| Net charges for impairments on loans and advances 貸款減值準備淨撥備 | | (67,349) | (291,606) |
| Profit/(loss) before taxation 稅前溢利/(虧損) | | 98,428 | (78,853) |
| Tax expense/(income) 稅項(支出)/盈利 | | (4,800) | 5,262 |
| Profit/(loss) after taxation 除稅後溢利/(虧損) | | 93,628 | (73,591) |

Coöperatieve Rabobank U.A., Hong Kong Branch**荷蘭合作銀行香港分行****Balance Sheet (Unaudited)****資產負債表（未經審核）***(Expressed in thousands of Hong Kong dollars)**(以港幣千元位列示)*

| | Note | At 31 December 2021 | At 30 June 2021 |
|---|------|---------------------|--------------------|
| | 附註 | 於 2021 年 12 月 31 日 | 於 2021 年 6 月 30 日 |
| Assets | | | |
| 資產 | | | |
| Cash and balances with banks 現金及存放銀行同業結餘 | | 16,009 | 41,430 |
| Amount due from Exchange Fund 存放於外匯基金款項 | | 198,949 | 585,064 |
| Amount due from overseas offices of the institution 存放於機構海外辦事處款項 | | 27,853,122 | 23,334,354 |
| Trade bills 貿易票據 | 3 | 8,616,920 | 14,149,243 |
| Loans and advances to customers 客戶貸款及放款 | 4 | 42,662,157 | 43,107,281 |
| Loans and advances to banks 銀行貸款及放款 | 6 | 9,915,311 | 16,886,723 |
| Accrued interest and other accounts 應計利息及其他帳目 | | 834,843 | 1,010,482 |
| Investment securities 投資性證券 | | 2,610,214 | 2,957,017 |
| Property, plant and equipment 樓宇、機器及設備 | | 219,060 | 231,747 |
| Total assets 總資產 | | 92,926,585 | 102,303,341 |
| Liabilities | | | |
| 負債 | | | |
| Deposits and balances from banks and other financial institutions 銀行同業及其他財務機構存款及結餘 | | 8,104,425 | 7,735,290 |
| Amount due to Exchange Fund 結欠於外匯基金款項 | | 4,288,075 | 6,988,230 |
| Deposits from customers 客戶存款 | 7 | 12,233,323 | 15,240,263 |
| Amount due to overseas offices of the institution 結欠於機構海外辦事處款項 | | 65,139,880 | 68,714,616 |
| Certificates of deposit issued 已發行的存款證 | | 648,530 | - |
| Other liabilities 其他負債 | | 2,512,352 | 3,624,942 |
| Total liabilities 總負債 | | 92,926,585 | 102,303,341 |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***1. Net Fee and Commission Income**

服務費及佣金收入淨額

| | Year ended 31 December 2021 截至 2021 年 12 月 31 日止年度 | Year ended 31 December 2020 截至 2020 年 12 月 31 日止年度 |
|---|---|---|
| Fee and commission income 服務費及佣金收入 | 244,154 | 193,503 |
| Fee and commission expenses 服務費及佣金開支 | (47,243) | (30,388) |
| | <u>196,911</u> | <u>163,115</u> |

2. Total Operating Expenses

總營運支出

| | Year ended 31 December 2021 截至 2021 年 12 月 31 日止年度 | Year ended 31 December 2020 截至 2020 年 12 月 31 日止年度 |
|---|---|---|
| Staff expenses 僱員開支 | 304,791 | 306,943 |
| Rental expenses 租金開支 | 31,302 | 36,846 |
| Net intergroup expenses 集團內部淨開支 | 265,015 | 212,404 |
| Net charges/(releases) for other provisions 其他減值準備淨撥備/(撥回) | 39,368 | (2,385) |
| Others 其他 | 56,870 | 59,559 |
| | <u>697,346</u> | <u>613,367</u> |

Net intergroup expenses included support costs to Group Head Office and net service charges within the Group.

集團內部淨開支包括集團總部的支援費用及集團內部的淨服務費用。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***3. Trade bills**

貿易票據

| | At 31 December 2021 於 2021 年 12 月 31 日 | At 30 June 2021 於 2021 年 6 月 30 日 |
|--|---|--------------------------------------|
| Gross trade bills 貿易票據總額 | 8,618,255 | 14,150,453 |
| Collective impairment allowances 整體減值準備 | (1,335) | (1,210) |
| Individual impairment allowances 個別減值準備 | - | - |
| | 8,616,920 | 14,149,243 |

As at 31 December 2021 and 30 June 2021, there were no impaired and no overdue trade bills.
於 2021 年 12 月 31 日及 2021 年 6 月 30 日並無已減值及沒有逾期的貿易票據。

4. Loans and Advances to Customers

客戶貸款及放款

| | Note 附註 | Gross amount 總額 | Collective impairment allowances 整體減值準備 | Individual impairment allowances 個別減值準備 | Net amount 淨額 |
|---|----------------------|-----------------------|--|--|---------------------|
| <u>At 31 December 2021</u> 於 2021 年 12 月 31 日 | | | | | |
| Advances to customers 客戶貸款 | 4(a), 4(b), 4(c) & 5 | 27,380,617 | (26,233) | (352,278) | 27,002,106 |
| Amount receivables under reverse repos to customers 逆向回購交易的客戶應收款項 | | 15,660,051 | - | - | 15,660,051 |
| | | 43,040,668 | (26,233) | (352,278) | 42,662,157 |
| <u>At 30 June 2021</u> 於 2021 年 6 月 30 日 | | | | | |
| Advances to customers 客戶貸款 | 4(a), 4(b), 4(c) & 5 | 27,158,294 | (33,312) | (409,640) | 26,715,342 |
| Amount receivables under reverse repos to customers 逆向回購交易的客戶應收款項 | | 16,391,939 | - | - | 16,391,939 |
| | | 43,550,233 | (33,312) | (409,640) | 43,107,281 |

As at 31 December 2021 and 30 June 2021, there were no impaired, no overdue and no rescheduled amount receivables under reverse repos to customers.

於 2021 年 12 月 31 日及 2021 年 6 月 30 日並無已減值、沒有逾期及無經重組的逆向回購交易的客戶應收款項。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***4. Loans and Advances to Customers (continued)**

客戶貸款（續）

(a) Impaired Advances to Customers

已減值客戶貸款

| | At 31 December 2021 於 2021 年 12 月 31 日 | At 30 June 2021 於 2021 年 6 月 30 日 |
|---|---|--------------------------------------|
| Gross impaired advances to customers which are individually determined to be impaired 按個別方式評估減值的已減值客戶貸款總額 | 884,783 | 1,091,509 |
| Individual impairment allowances 個別減值準備 | (352,278) | (409,640) |
| | <u>532,505</u> | <u>681,869</u> |
| Gross impaired advances to customers which are individually determined to be impaired as a percentage of gross advances to customers 已減值客戶貸款總額佔客戶貸款總額百分比 | 3.23% | 4.02% |
| Gross impaired advances to customers which are individually determined to be impaired by geographical locations 已減值客戶貸款之所在地區 | | |
| – India 印度 | 730,077 | 610,652 |
| – Hong Kong 香港 | 154,706 | 280,683 |
| – China 中國 | - | 200,174 |
| | <u>884,783</u> | <u>1,091,509</u> |
| Value of collateral which had been taken into account in respect of such impaired advances to customers 已減值客戶貸款的抵押品現時市值 | 488,804 | 479,842 |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***4. Loans and Advances to Customers (continued)**

客戶貸款（續）

(b) Overdue Advances to Customers

逾期客戶貸款

| | At 31 December 2021 | | At 30 June 2021 | |
|--|-----------------------------|--|-----------------------------|--|
| | 於 2021 年 12 月 31 日 | | 於 2021 年 6 月 30 日 | |
| | Gross advances to customers | % of total gross advances to customers | Gross advances to customers | % of total gross advances to customers |
| | 客戶貸款總額 | 佔客戶貸款總額之百分比 | 客戶貸款總額 | 佔客戶貸款總額之百分比 |
| Gross advances to customers which have been overdue for | | | | |
| 逾期達下列期間的客戶貸款總額 | | | | |
| – More than 3 months and up to 6 months 3 個月以上至 6 個月內 | - | - | 81,352 | 0.30 |
| – More than 6 months and up to 1 year 6 個月以上至 1 年內 | 81,001 | 0.30 | 121,521 | 0.45 |
| – Over 1 year 1 年以上 | 803,782 | 2.93 | 1,017,375 | 3.75 |
| | <u>884,783</u> | <u>3.23</u> | <u>1,220,248</u> | <u>4.50</u> |
| Overdue advances to customers by geographical locations | | | | |
| 逾期客戶貸款之所在地區 | | | | |
| – India 印度 | 730,077 | 2.66 | 739,391 | 2.72 |
| – Hong Kong 香港 | 154,706 | 0.57 | 280,683 | 1.04 |
| – China 中國 | - | - | 200,174 | 0.74 |
| | <u>884,783</u> | <u>3.23</u> | <u>1,220,248</u> | <u>4.50</u> |

| | At 31 December 2021 | At 30 June 2021 |
|--|---------------------|-------------------|
| | 於 2021 年 12 月 31 日 | 於 2021 年 6 月 30 日 |
| Current market value of collateral held against the covered portion of overdue advances to customers | 488,804 | 608,581 |
| 逾期客戶貸款所持抵押品的現時市值 | <u>488,804</u> | <u>608,581</u> |
| Covered portion of overdue advance to customers | 488,804 | 608,581 |
| 逾期客戶貸款有抵押部分 | <u>488,804</u> | <u>608,581</u> |
| Uncovered portion of overdue advance to customers | 395,979 | 611,667 |
| 逾期客戶貸款無抵押部分 | <u>395,979</u> | <u>611,667</u> |
| Individual impairment allowances against overdue advances to customers | 352,278 | 409,640 |
| 逾期客戶貸款的個別減值準備 | <u>352,278</u> | <u>409,640</u> |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

4. Loans and Advances to Customers (continued)

客戶貸款（續）

(c) Rescheduled Advances to Customers

經重組客戶貸款

As at 31 December 2021 and 30 June 2021, there were no rescheduled advances to customers.

於 2021 年 12 月 31 日及 2021 年 6 月 30 日並無經重組客戶貸款。

(d) Repossessed Assets

收回資產

As at 31 December 2021 and 30 June 2021, there were no repossessed assets.

於 2021 年 12 月 31 日及 2021 年 6 月 30 日並無收回資產。

5. Analysis of Advances to Customers

客戶貸款分類

(a) Analysis by Usage

按用途分類

| | At 31 December 2021 | | At 30 June 2021 | |
|---------------------------------------|-----------------------------|---|-----------------------------|---|
| | 於 2021 年 12 月 31 日 | | 於 2021 年 6 月 30 日 | |
| | Gross advances to customers | % of gross advances covered by collateral | Gross advances to customers | % of gross advances covered by collateral |
| | 客戶貸款總額 | 貸款總額之百分比 | 客戶貸款總額 | 貸款總額之百分比 |
| Advances for use in Hong Kong | | | | |
| 在香港使用的貸款 | | | | |
| Industrial, commercial and financial: | | | | |
| 工業、商業和金融: | | | | |
| – Manufacturing | 6,527,874 | - | 4,917,478 | - |
| 製造業 | | | | |
| – Wholesale and retail trade | - | - | 155,294 | - |
| 批發及零售貿易 | | | | |
| | 6,527,874 | - | 5,072,772 | - |
| Trade finance | 2,266,647 | - | 2,822,258 | - |
| 貿易融資 | | | | |
| Advances for use outside Hong Kong | 18,586,096 | 9 | 19,263,264 | 8 |
| 在香港以外使用的貸款 | | | | |
| | 27,380,617 | 6 | 27,158,294 | 5 |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

5. Analysis of Advances to Customers (continued)

客戶貸款分類（續）

(b) Analysis by Geographical Locations

按地區分類

The below set out the exposures to a geographical area exceeding 10% of the aggregate gross advances to customers, after taking into account of the recognized risk transfer:

下表載列經顧及風險轉移後，超過貸款總額 10% 的客戶貸款地區：

| | At 31 December 2021 於 2021 年 12 月 31 日 | At 30 June 2021 於 2021 年 6 月 30 日 |
|-------------------|---|--------------------------------------|
| – China 中國 | 9,246,880 | 12,145,284 |
| – Hong Kong 香港 | 9,247,485 | 7,946,990 |
| – India 印度 | 5,455,433 | 4,217,051 |

6. Loans and Advances to Banks

銀行貸款及放款

| | At 31 December 2021 於 2021 年 12 月 31 日 | At 30 June 2021 於 2021 年 6 月 30 日 |
|--|---|--------------------------------------|
| Amount receivables under reverse repos to banks 逆向回購交易的銀行應收款項 | 9,915,311 | 16,886,723 |

As at 31 December 2021 and 30 June 2021, there were no impairment allowance made, no overdue and no rescheduled advances to banks.

於 2021 年 12 月 31 日及 2021 年 6 月 30 日並無減值準備、沒有逾期及無經重組的逆向回購交易的銀行應收款項。

7. Deposits from Customers

客戶存款

| | At 31 December 2021 於 2021 年 12 月 31 日 | At 30 June 2021 於 2021 年 6 月 30 日 |
|---|---|--------------------------------------|
| Demand deposits and current accounts 活期存款及往來帳戶 | 229,463 | 148,241 |
| Saving accounts 儲蓄存款 | 2,835,187 | 3,181,631 |
| Time, call and notice deposits 定期存款及通知存款 | 9,168,673 | 11,910,391 |
| | <u>12,233,323</u> | <u>15,240,263</u> |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

8. International Claims

國際債權

International claims are on-balance sheet exposures of counterparties based on the location of those counterparties after taking into account the transfer of risk. International claims on individual geographical areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as below:

國際債權是在顧及風險轉移後，按交易對手所在地列入資產負債表內的風險。風險轉移後，佔國際債權總額 10%或以上的個別地區國際債權如下：

(Expressed in millions of Hong Kong dollars)

(以港幣百萬元位列示)

| | Banks | Official Sector | Non-bank private sector | | Total |
|-----------------------------------|--------|-----------------|---------------------------------|------------------------------|--------|
| | | | Non-bank financial institutions | Non-financial private sector | |
| | 銀行 | 官方機構 | 非銀行金融機構 | 非金融私人機構 | 總額 |
| <u>At 31 December 2021</u> | | | | | |
| <u>於 2021 年 12 月 31 日</u> | | | | | |
| Developed countries | 33,747 | - | 1,331 | 951 | 36,029 |
| 發達國家 | | | | | |
| Of which: – Netherlands | 27,979 | - | - | - | 27,979 |
| 其中： 荷蘭 | | | | | |
| Developing Asia Pacific countries | 10,793 | - | 13,559 | 18,143 | 42,495 |
| 亞太區發展中國家 | | | | | |
| Of which: – China | 7,771 | - | 2,385 | 10,255 | 20,411 |
| 其中： 中國 | | | | | |
| – South Korea | 3,020 | - | 4,999 | - | 8,019 |
| 南韓 | | | | | |
| <u>At 30 June 2021</u> | | | | | |
| <u>於 2021 年 6 月 30 日</u> | | | | | |
| Developed countries | 30,517 | - | 1,333 | 612 | 32,462 |
| 發達國家 | | | | | |
| Of which: – Netherlands | 23,413 | - | - | - | 23,413 |
| 其中： 荷蘭 | | | | | |
| Developing Asia Pacific countries | 20,526 | - | 14,025 | 19,265 | 53,816 |
| 亞太區發展中國家 | | | | | |
| Of which: – China | 14,732 | - | 3,111 | 12,618 | 30,461 |
| 其中： 中國 | | | | | |
| – South Korea | 5,773 | - | 5,236 | - | 11,009 |
| 南韓 | | | | | |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

9. Non-bank Mainland China Exposures

對中國內地非銀行對手的風險承擔

Non-bank Mainland China exposures are identified in accordance with the definitions set out in the "Return of Mainland Activities" issued by the HKMA. Exposures in the Mainland China to non-bank counterparties are shown as below:

非銀行業之交易對手乃按照金管局「內地業務申報表」內的定義界定。有關非銀行對手的內地風險額如下：

| <u>At 31 December 2021</u> | On-balance sheet exposure | Off balance sheet exposure | Total |
|--|------------------------------|-------------------------------|-------------------|
| <u>於 2021 年 12 月 31 日</u> | 資產負債表內 風險承擔 | 資產負債表外 風險承擔 | 總額 |
| (i) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業 | 10,254,855 | 9,380,375 | 19,635,230 |
| (ii) Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業 | 1,054,553 | 1,477,275 | 2,531,828 |
| (iii) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 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 | 4,742,214 | 2,632,630 | 7,374,844 |
| (iv) Other entities of central government not reported in item (i) above 並無於上述第(i)項內報告的中央政府之其他機構 | 1,390,595 | 263,634 | 1,654,229 |
| (v) Other entities of local governments not reported in item (ii) above 並無於上述第(ii)項內報告的地方政府之其他機構 | - | 316,707 | 316,707 |
| (vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或 於境外註冊成立之其他機構，其於中國內地使用之信貸 | 1,645,141 | 515,026 | 2,160,167 |
| (vii) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶之風險 | 1,885,100 | 657,210 | 2,542,310 |
| | <u>20,972,458</u> | <u>15,242,857</u> | <u>36,215,315</u> |
| Total assets after provision 撥備後的總資產 | 92,926,585 | | |
| On-balance sheet exposures as percentage of total assets 資產負債表內的風險佔總資產的百分比 | 22.57% | | |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***9. Non-bank Mainland China Exposures (continued)**

對中國內地非銀行對手的風險承擔（續）

| <u>At 30 June 2021</u> | On-balance sheet exposure | Off balance sheet exposure | Total |
|--|------------------------------|-------------------------------|------------|
| <u>於 2021 年 6 月 30 日</u> | 資產負債表內 風險承擔 | 資產負債表外 風險承擔 | 總額 |
| (i) Central government, central government-owned entities and their subsidiaries and JVs 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業 | 12,468,800 | 9,031,382 | 21,500,182 |
| (ii) Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業 | 1,843,444 | 2,893,620 | 4,737,064 |
| (iii) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 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 | 4,461,770 | 4,401,109 | 8,862,879 |
| (iv) Other entities of central government not reported in item (i) above 並無於上述第(i)項內報告的中央政府之其他機構 | 1,297,619 | 245,476 | 1,543,095 |
| (v) Other entities of local governments not reported in item (ii) above 並無於上述第(ii)項內報告的地方政府之其他機構 | - | 219,508 | 219,508 |
| (vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或 於境外註冊成立之其他機構，其於中國內地使用之信貸 | 1,644,093 | 356,959 | 2,001,052 |
| (vii) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶之風險 | 1,679,987 | 1,034,166 | 2,714,153 |
| | 23,395,713 | 18,182,220 | 41,577,933 |
| Total assets after provision 撥備後的總資產 | 102,303,341 | | |
| On-balance sheet exposures as percentage of total assets 資產負債表內的風險佔總資產的百分比 | 22.87% | | |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

10. Foreign Currency Exposures

貨幣風險

The following is a summary of the major foreign currency exposures arising from trading and non-trading positions in accordance with the definition set out in the "Return of Foreign Currency Position" issued by the HKMA. Foreign exchange exposures are reported if an individual currency constituting 10% or more (in absolute terms) of the total net position in all foreign currencies.

以下主要的外幣風險額是因買賣及非買賣倉盤而產生及按照金管局「持有外匯情況申報表」內的定義界定。如個別外幣的倉盤淨額（不論屬正數或負數）佔所有外幣總倉盤淨額之10%或以上，其倉盤淨額便予以披露。

(Expressed in millions of Hong Kong dollars)

(以港幣百萬元位列示)

| | At 31 December 2021 | | | At 30 June 2021 | | |
|--|---------------------|----------|----------|-----------------|----------|----------|
| | USD | EUR | Total | USD | EUR | Total |
| | 美元 | 歐元 | 總額 | 美元 | 歐元 | 總額 |
| Spot assets 現貨資產 | 51,537 | 27,076 | 78,613 | 60,899 | 28,331 | 89,230 |
| Spot liabilities 現貨負債 | (52,002) | (26,882) | (78,884) | (64,200) | (27,812) | (92,012) |
| Forward purchases 遠期買入 | 14,926 | 2,914 | 17,840 | 17,580 | 3,917 | 21,497 |
| Forward sales 遠期賣出 | (14,418) | (3,126) | (17,544) | (14,252) | (4,437) | (18,689) |
| Net option position 期權盤淨額 | - | - | - | - | - | - |
| Net long/(short) position 長/(短)倉盤淨額 | 43 | (18) | 25 | 27 | (1) | 26 |

As at 31 December 2021 and 30 June 2021, there were no foreign currency structural positions. There were no net option position as all option positions were hedged with the Group Head Office. The delta-weighted position of all option contracts was for that reason reported as zero.

於2021年12月31日及2021年6月30日並沒有結構性外匯倉盤。因所有期權倉盤都與本集團總部進行了對沖，所以並沒有期權盤淨額。故此期權倉盤淨額的得爾塔加權持倉為零。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

11. Contingent Liabilities and Commitments

或然負債及承擔

| | At 31 December 2021 於 2021 年 12 月 31 日 | At 30 June 2021 於 2021 年 6 月 30 日 |
|---|---|--------------------------------------|
| Direct credit substitutes 直接信貸替代項目 | 2,398,308 | 3,126,551 |
| Transaction-related contingencies 與交易有關的或然項目 | 1,481 | 1,481 |
| Trade-related contingencies 與貿易有關的或然項目 | 16,342,331 | 18,347,895 |
| Sale and repurchase agreements/forward deposits placed 銷售和回購協議/遠期有期存款 | 61,487 | - |
| Other commitments 其他承擔 | | |
| – With an original maturity of under 1 year or are unconditionally cancellable 原訂少於 1 年到期或可無條件撤銷 | 41,059,076 | 37,887,539 |
| – With an original maturity of 1 year and over 原訂於 1 年或超過 1 年到期 | 1,166,772 | 1,908,106 |
| | <u>61,029,455</u> | <u>61,271,572</u> |

The above are credit-related instruments, which include letters of credit, guarantees and commitments to extend credit. The risk involved is similar to the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client defaults. As the facilities may expire without being drawn upon, the contracted amounts do not represent expected future cash flows.

以上是指與信貸有關的工具，包括信用證、擔保及授信承擔。所涉及的風險與給予客戶備用信貸時所承擔的信貸風險相若。合約數額是指合約額被全數提取但客戶不履約時需要承擔的風險數額。由於有關備用信貸可能在未被提取前已到期，故合約數額並不反映預期的未來現金流量。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***12. Derivatives**

衍生工具

| | At 31 December 2021 於 2021 年 12 月 31 日 | | | At 30 June 2021 於 2021 年 6 月 30 日 | | |
|--------------------------------|---|---|-------------|--------------------------------------|---|-------------|
| | Exchange rate contracts 匯率合約 | Interest rate derivatives contracts 利率合約 | Total 總額 | Exchange rate contracts 匯率合約 | Interest rate derivatives contracts 利率合約 | Total 總額 |
| Notional amounts 名義金額 | 53,361,072 | 6,890,977 | 60,252,049 | 50,160,495 | 19,344,317 | 69,504,812 |
| Fair values 公允價值 | | | | | | |
| – Positive fair value 正公允價值 | 481,996 | 5,931 | 487,927 | 579,025 | 30,046 | 609,071 |
| – Negative fair value 負公允價值 | (484,474) | (44,629) | (529,103) | (579,420) | (87,531) | (666,951) |
| | (2,478) | (38,698) | (41,176) | (395) | (57,485) | (57,880) |

The notional amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date. They do not represent amounts at risk. None of above contracts are subject to any bilateral netting arrangement.

這些工具之名義金額指於資產負債表日仍未平倉之交易額，並不是風險金額。以上合約並無任何雙邊淨額結算安排。

13. Liquidity Information

流動資金資料

(a) Liquidity Ratios

流動資金比率

| | For the quarter ended 31 December 2021 季度結算至 2021 年 12 月 31 日 | For the quarter ended 31 December 2020 季度結算至 2020 年 12 月 31 日 |
|--|--|--|
| Average Liquidity Maintenance Ratio (“LMR”) 平均流動性維持比率 | 47.59% | 43.55% |
| Average Core Funding Ratio (“CFR”) 平均核心資金比率 | 114.92% | 115.38% |

The Branch calculated the LMR and CFR in accordance with the Banking (Liquidity) Rules. The average LMR and average CFR were calculated as the simply average of each months’ average LMR and average CFR respectively.

本分行根據《銀行業（流動性）規則》計算流動性維持比率及核心資金比率。平均流動性維持比率及平均核心資金比率是分別根據每個月的平均流動性維持比率及每個月的平均核心資金比率的簡單平均數計算。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(b) Liquidity Risk Management

流動資金風險管理

(i) Liquidity Risk

流動資金風險

Liquidity risk is the risk that the bank is unable to meet all of its repayment obligations on time and in full, as well as the risk that the bank is unable to fund increases in assets at reasonable prices or at all.

流動資金風險為銀行未能履行其所有償付責任的風險，以及銀行未能以合理價格為增加資產作融資或完全無法為此融資的風險。

Rabobank Group pursues a prudent funding policy designed to ensure that the financing requirements of group entities are met at acceptable costs. The diversification of funding sources, funding instruments and currencies plays an important role in this context. In line with the Basel principles, long term lending is financed by means of stable funding, being funds entrusted by customers and long term funding from the professional markets. Liquidity risk management ensures excessive dependency on short term professional markets is avoided.

荷蘭合作銀行奉行審慎之融資政策，確保以可接受之成本滿足集團各實體的融資需要。多元化的資金來源、融資工具及貨幣在這方面起重要作用。與巴塞爾原則一致，長期貸款是以穩定的資金來提供融資，即客戶託管的資金及專業市場的長期資金。流動資金風險管理須確保避免過度依賴短期專業市場。

The liquidity risk appetite of Rabobank Group is calibrated to ensure sufficient sources of liquidity are available during periods of funding stress and market disruptions to sustain existing business activity. The liquidity risk appetite statement and accompanied limit setting comprises of two levels. The first level is related to the short-term stress absorption capability, the second level is related to the structural liquidity mismatch, indicating the stress absorption capability in the long term.

荷蘭合作銀行的流動性風險偏好經調校以確保在出現融資壓力以及市場混亂期間有足夠的流動資金來源，以維持現有的業務活動。流動性風險偏好陳述及伴隨的限額設置包括兩個層面。第一層面與短期壓力吸收能力有關，第二層面與結構流動性錯配有關係，以反映長期的壓力吸收能力。

Rabobank Hong Kong services wholesale clients as a foreign branch, and the same legal entity, of Rabobank Group. The Branch is therefore a beneficiary of the Group's global funding resources and capital strength, and will borrow from or lend to intragroup entities consistent to a centralized liquidity funding model. The centralized approach requires a coordinated strategy and consistent measurement of liquidity risk with the result that the economic risks and costs of maintaining contingent liquidity are optimised. Rabobank Hong Kong adopts and implements the centralized liquidity framework whilst satisfying all expectations of the local regulatory framework of the HKMA.

香港分行和荷蘭合作銀行為同一法人實體為批發客戶提供服務。因此本分行受惠於荷蘭合作銀行的全球資金資源及資本實力，並會按制定的中央資金模式與集團內部實體借入或借出資金。集中化模式需要策略協調，並對流動性風險進行一致的衡量，以優化經濟風險和維持或然流動性的成本。香港分行採用並實施集中化流動性框架，同時滿足金管局的本地監管框架的所有期望。

In the absence of cross border funding restrictions Rabobank Hong Kong mitigates all long term structural liquidity risk by matching liquidity needs with equivalent funding from the Group Treasury.

在沒有跨境資金限制的情況下，香港分行通過將流動資金需求與集團財政部的等額資金相配，以減低所有長期結構性流動資金風險。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(b) Liquidity Risk Management (continued)

流動資金風險管理（續）

(ii) Liquidity Risk Roles and Responsibilities

流動資金風險角色及責任

Rabobank Group adopts a “3 Lines of Responsibility” model for managing all financial and non-financial risks. For liquidity management, Treasury is the first line responsible for the prudent management and the execution of funding strategies within the agreed boundaries documented in the Rabobank Group Risk Appetite statement and local risk policies (in the case of regulatory targets). Treasury is represented in Hong Kong, responsible for the day-to-day funding of the Branch in a manner that is compliant with regulatory requirements from HKMA, internal policies and standards.

荷蘭合作銀行採用「三條責任線」模式來管理所有財務和非財務風險。在流動資金管理上，財資部擔當第一條責任線，在本集團的風險偏好聲明及本地風險政策（就監管目標而言）中記錄的協定範圍內負責謹慎管理和執行資金策略。設置在香港的財資部負責為本分行提供日常資金以符合金管局監管要求、內部政策和標準。

Asset and Liability Committee (“ALCO”) is an executive committee for the Branch. ALCO is a first line of responsibility committee, with risk-return optimisation responsibilities for deciding on discretionary balance sheet risks for the Branch.

資產負債委員會是本分行的一個執行委員會。作為是第一線責任委員會，資產負債委員會有責任優化風險收益以決定本分行的資產負債表的風險。

The Enterprise Risk directorate acts as the second line, responsible for the risk policy setting, limit and reporting on the group wide liquidity position. The Risk Management Committee (“RMC”) acts as the arbiter on the measurement of risk and as the guardian of the risk taken by the Branch. RMC reviews compliance with the liquidity risk appetite (limits, ratios and guidelines), and also evaluates the impacts of business activities to ensure the ongoing relevance of a coherent liquidity risk measurement and monitoring framework.

企業風險管理理事會是第二條責任線，負責制定風險政策、限額，並報告集團總體的流動資金狀況。風險管理委員會擔任本分行風險評估的仲裁者，也是風險承擔監護人。風險管理委員會審查流動資金風險偏好的遵守情況（額度、比率和準則），同時評估對業務活動的影響，以確保持續流動資金風險衡量和監控框架的一致性。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(b) Liquidity Risk Management (continued)

流動資金風險管理（續）

(iii) Risk Management Framework

風險管理框架

A comprehensive and coherent set of controls exist to execute an effective liquidity management framework. On a forward looking basis the Treasury function manages the funding position through the coordination and execution of wholesale market transactions and buffer strategies to manage the liquidity characteristic of assets and liabilities originated by the commercial business units. On an annual basis Treasury will formulate a funding plan that should meet the risk appetite, the risk management expectations that are set in the risk policies and standards and ensure sufficient buffers are in place to meet the target set for local regulatory ratios.

以一套全面而一致的控制措施執行有效的流動性管理框架。在前瞻性的基礎上，財資部通過協調和執行批發市場交易以及緩衝策略來管理融資，以管理由業務部門產生的資產和負債的流動性特徵。財資部每年會制定籌資計劃，以滿足風險偏好、風險政策和標準中所定的風險管理期望，並確保有足夠的緩衝以滿足地方監管設定的比率目標。

Pertinent documents to the liquidity management framework of the Branch are the Funds Transfer Pricing Policy of Rabobank Group, local Funding and Liquidity Risk Policy, local Contingency Funding Plan and Liquidity Stress Testing framework. The Business Approval and Review Committee (“BARC”) responsible for new products and organisational change are responsible for assessing the impact of business change on the liquidity profile of Rabobank Hong Kong. Other related policies less impactful on Rabobank Hong Kong include the use and impact of rating triggers and asset encumbrance.

本分行流動性管理框架的相關文件包括本集團的資金轉賬定價政策、本地的資金及流動性風險政策、本地的應急融資計劃及流動性壓力測試框架。負責新產品和組織變革的業務審批與審核委員會負責評估業務變化對本分行流動性狀況的影響。其他對本分行影響較小的相關政策包括評級觸發和資產負擔的影響。

As part of the liquidity stress testing process, continuous assessment of a range of liquidity stress scenarios are done to ensure liquidity sources available to the Branch are sufficient to meet cash flow requirements, includes those arising from off-balance sheet exposures and contingent funding obligations. The scenarios tested include both the Branch specific and market events. The stress test results are reviewed by ALCO and RMC on a regular basis and provide a gauge of potential liquidity requirements under the severe market conditions.

作為流動性壓力測試過程的一部分，會持續進行一系列流動性壓力情境的評估，以確保提供予本分行的流動性來源足以應付現金流量要求，包括因資產負債表外項目及或然資金責任而產生的現金流量需求。測試的情境包括本分行特定事件及市場事件。壓力測試結果會由資產負債委員會及風險管理委員會定期審閱，並提供在嚴峻市場條件下潛在的流動性需求的量度。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(b) Liquidity Risk Management (continued)

流動資金風險管理（續）

(iv) Liquidity Risk Controls and Funding Strategies

流動資金風險控制及資金策略

The Group strategy with respect to managing funding and liquidity risk is composed of the following three pillars:

本集團有關管理資金及流動資金風險的策略由以下三個要素組成：

- (1) To be prudent by match funding illiquid long term assets with stable liabilities. As the Group is predominantly a retail bank, these stable liabilities are in the first place raised from retail deposits (savings and other core retail funding). For as far as these retail deposits do not cover the need for stable liabilities, long term funding is raised from the capital markets. In this way the reliance on short term professional funding for the funding of the core balance sheet is minimized.
謹慎地以穩定的負債匹配流動性不高的長期資產。由於本集團主要為一家零售銀行，零售存款（儲蓄及其他核心零售資金）籌集為最先的穩定負債。當此等零售存款未能滿足穩定負債的需求時，便會籌集資本市場的長期資金。這可盡量減少核心資產負債表的資金倚賴短期專業集資。
- (2) To have sufficient liquidity buffers in place in the form of highly liquid and/or central bank eligible assets and overnight deposits with central banks in order to deal with unexpected cash outflows.
備有足夠的高度流動資金及／或中央銀行合資格資產及存放於中央銀行的隔夜存款作流動資金緩沖，以處理未能預計的現金流出。
- (3) To restrict short term cash outflow positions by a limit and control system.
通過限額及控制系統限制短期現金流出。

As a branch of Rabobank Group the long term funding requirements are met internally. A “match funding” principle for core banking activities is achieved at transaction level. Long term liquidity commitments of the Branch are met with liabilities of equivalent term and currency. In essence the tenor mismatch of Rabobank Hong Kong is fully mitigated through the process of centralisation.

作為一間荷蘭合作銀行分行，本分行已能從內部滿足長期資金需求。核心銀行活動的個別交易會使用「匹配資金」原則。本分行的長期流動資金承諾會與相同年期及貨幣的負債匹配。通過集中化實質上可以完全緩解本分行的期限錯配。

Daily liquidity risk management tools are used by Treasury to monitor the Branch’s short term liquidity profile. A system generated funding gap report details cash inflow and outflow mismatches by contractual maturity in real time, with a maturity horizon of 1 year. Additionally on a daily basis the LMR is projected, using a mixture of contractual maturities of cash flows, availability of liquid assets and incorporating projections of client and trading positions, including off balance sheet items. Limits have been set for maximum net cash outflow for each currency and location across several time horizons. Significant changes in funding needs or client deposit flows are reported by each business line.

財資部使用每日流動資金風險管理工具監察本分行的短期流動資金狀況。系統實時生成的資金差距報告按合約到期日詳列一年期內的現金流入量與流出量的錯配。此外每日會按合約到期日的現金流量、可利用的流動資產、客戶及交易倉盤和包括資產負債表外項目的預期，以預測流動性維持比率。各種貨幣及不同時區的幾個地區的最高現金流出淨額已設定限額。各業務部門會呈報資金需求或客戶存款流量的重大變動。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(b) Liquidity Risk Management (continued)

流動資金風險管理（續）

(iv) Liquidity Risk Controls and Funding Strategies (continued)

流動資金風險控制及資金策略（續）

Detailed contingency funding plan has been drawn up by the Branch in order to ensure the bank is prepared for potential liquidity crisis. To identify potential sources of liquidity risk and ensure sufficient liquidity provisions are made a stress testing of the balance sheet is performed monthly. Several stress tests are defined by Risk Management including the global standard Liquidity Coverage Ratio.

本分行已制訂詳細的應急融資計劃，以確保應對潛在流動資金危機的準備。每月均會進行資產負債表壓力測試，以作識別潛在流動資金風險來源及確保有充裕的流動資金準備。風險管理部設定的若干壓力測試包括全球標準的流動性覆蓋比率。

A buffer of high quality unencumbered liquid assets is held by the Branch in addition to the central resources available to Rabobank Hong Kong. If necessary, these assets can be used to generate liquidity immediately by being sold directly on the market, by being used in repo transactions or by means of lending securities to central banks. The size of the local liquidity cushion reflects the range and scope of the Branch's business operations and balance sheet profile and corresponds to the Branch's risk tolerance. The Branch maintains a liquidity cushion sufficient to ensure that:

香港分行除可獲得中央的資源外，本分行亦持有高質無抵押的流動資產作緩衝。如有需要，此等資產能在市場直接出售、用作回購交易或以向中央銀行借出證券方式，即時取得流動資金。本地流動資金緩衝的大小反映本分行業務營運的幅度和範圍以及資產負債表狀況，並與本分行的風險承受能力相應。本分行維持的流動資金緩衝足以確保：

- under various internally defined stress scenarios, the Branch maintains a minimum liquidity survival period of 30 days
在各種內部設定的壓力情境下，本分行能維持至少 30 日的流動資金生存期
- the Branch complies with any regulatory defined liquidity standards
本分行符合任何監管規定的流動性標準
- the Branch holds sufficient collateral for intra-day clearing purposes
本分行持有足夠抵押品以進行即日結算

In addition, for new products or proposed business expansion, the Branch Treasury and Risk Management work with the BARC to ensure a good understanding of the impact on funding and balance sheet from new products and organizational changes.

此外，當有新產品或業務擴張計劃時，本分行財資部及風險管理部將與業務審批與審核委員會合作，確保充分了解新產品和新架構對資金及資產負債表的影響。

(c) Liquidity Gap

流動資金差距

The following table is an extraction from Part 4 of HKMA "Return of Liquidity Monitoring Tools", which sets out the remaining contractual maturity buckets covering on- and off-balance sheet items.

下表摘錄自金管局「流動性監察工具申報表」第 4 部，其中列出以剩餘合同期限分類的資產負債表內及表外項目。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(c) Liquidity Gap (continued)

流動資金差距（續）

| At 31 December 2021 | Total amount # | 1 month or less | Over 1 month to 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | Balancing amount |
|---|-------------------|-------------------|--------------------------|-------------------------|------------------------|----------------|------------------|
| 於 2021 年 12 月 31 日 | 總額 | 一個月或以內 | 一個月以上至三個月 | 三個月以上至一年 | 一年以上至五年 | 五年以上 | 餘額 |
| On-balance sheet assets | | | | | | | |
| 資產負債表內資產 | | | | | | | |
| Amount receivable arising from securities financing transactions 證券融資交易的應收款項 | 25,573,492 | 12,470,713 | 10,015,302 | 3,087,477 | - | - | - |
| Amount receivable arising from derivative contracts # 衍生工具合約的應收款項 # | 487,903 | 3,762,141 | 919,788 | 4,685,606 | 11,993,139 | - | - |
| Due from M/A for a/c of Exchange Fund 應收金融管理專員外匯基金帳目款項 | 199,117 | 199,117 | - | - | - | - | - |
| Due from banks 應收銀行同業款項 | 27,879,217 | 19,605,683 | 3,549,581 | 4,723,953 | - | - | - |
| Debt securities held 持有的債務證券 | 2,617,118 | 2,617,118 | - | - | - | - | - |
| Acceptances and bills of exchange held 持有的承兌及滙票 | 8,618,342 | 2,518,278 | 3,295,594 | 2,804,470 | - | - | - |
| Loans and advances to non-bank customers 非銀行客戶貸款和放款 | 27,418,846 | 4,912,635 | 2,742,272 | 7,532,140 | 11,111,201 | 235,815 | 884,783 |
| Other assets 其他資產 | 582,713 | 9,925 | - | 72,422 | - | - | 500,366 |
| Total on-balance sheet assets ### 總資產負債表內資產 | 93,376,748 | 46,095,610 | 20,522,537 | 22,906,068 | 23,104,340 | 235,815 | 1,385,149 |
| Off-balance sheet claims | | | | | | | |
| 資產負債表外債權 | | | | | | | |
| Irrevocable facilities received 已收不可撤銷信貸額度 | 8,381,436 | 8,381,436 | - | - | - | - | - |
| Other off-balance sheet claims 其他資產負債表外債權 | 590,764 | 590,764 | - | - | - | - | - |
| Total off-balance sheet claims 總資產負債表外債權 | 8,972,200 | 8,972,200 | - | - | - | - | - |

Total amount includes derivative contracts reported at replacement cost whereby the contractual cash flows of these contracts were allocated to the respectively maturity buckets.

總額包括按重置成本申報的衍生工具合約，該等合約的合約現金流按相關的期限組別劃分。

Total on-balance sheet assets do not include impairment allowance.

總資產負債表內資產不包括減值準備

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(c) Liquidity Gap (continued)

流動資金差距（續）

| <u>At 31 December 2021</u> | Total amount # | 1 month or less | Over 1 month to 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | Balancing amount |
|---|-------------------|--------------------|--------------------------------|-------------------------------|------------------------------|-----------------|---------------------|
| 於 2021 年 12 月 31 日 | 總額 | 一個月 或以內 | 一個月以上 至三個月 | 三個月以上 至一年 | 一年以上 至五年 | 五年以上 | 餘額 |
| On-balance sheet liabilities | | | | | | | |
| 資產負債表內負債 | | | | | | | |
| Deposits from non-bank customers 非銀行客戶存款 | 12,240,753 | 7,169,521 | 1,560,936 | 3,510,296 | - | - | - |
| Amount payable arising from derivative contracts # 衍生工具合約的應付款項 # | 524,311 | 3,653,757 | 945,307 | 4,730,724 | 12,007,563 | - | - |
| Due to MA for a/c of Exchange Fund 應付金融管理專員外匯基金帳目款項 | 4,288,101 | 4,288,101 | - | - | - | - | - |
| Due to overseas central banks 應付海外中央銀行款項 | 8,104,526 | 8,104,526 | - | - | - | - | - |
| Due to banks 應付銀行同業款項 | 65,268,854 | 22,199,316 | 17,970,731 | 13,903,194 | 10,959,813 | 235,800 | - |
| Debt securities issued 已發行的債務證券 | 648,530 | - | - | 648,530 | - | - | - |
| Other liabilities 其他負債 | 452,144 | 7,662 | 56,793 | 99,156 | 144,782 | 20,503 | 123,248 |
| Capital and reserves 資本和儲備 | 1,399,366 | 1,399,366 | - | - | - | - | - |
| Total On-balance sheet liabilities 總資產負債表內負債 | 92,926,585 | 46,822,249 | 20,533,767 | 22,891,900 | 23,112,158 | 256,303 | 123,248 |
| Off-balance sheet obligations | | | | | | | |
| 資產負債表外承擔 | | | | | | | |
| Irrevocable loan commitments or facilities granted 批出不可撤銷的貸款承諾或信貸額度 | 3,136,230 | 3,136,230 | - | - | - | - | - |
| Other off-balance sheet obligations 其他資產負債表外承擔 | 19,332,884 | 7,819,242 | 10,074,566 | 1,439,076 | - | - | - |
| Total off-balance sheet obligations 總資產負債表外承擔 | 22,469,114 | 10,955,472 | 10,074,566 | 1,439,076 | - | - | - |
| Liquidity gap | | | | | | | |
| 流動資金差距 | | | | | | | |
| Contractual maturity mismatch 合約到期日錯配 | | (2,709,911) | (10,085,796) | (1,424,908) | (7,818) | (20,488) | |
| Cumulative contractual maturity mismatch 累計合約到期日錯配 | | (2,709,911) | (12,795,707) | (14,220,615) | (14,228,433) | (14,248,921) | |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(c) Liquidity Gap (continued)

流動資金差距（續）

| At 31 December 2020 | Total amount # | 1 month or less | Over 1 month to 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | Balancing amount |
|---|-------------------|-------------------|--------------------------|-------------------------|------------------------|----------------|------------------|
| 於 2020 年 12 月 31 日 | 總額 | 一個月或以內 | 一個月以上至三個月 | 三個月以上至一年 | 一年以上至五年 | 五年以上 | 餘額 |
| On-balance sheet assets | | | | | | | |
| 資產負債表內資產 | | | | | | | |
| Amount receivable arising from securities financing transactions 證券融資交易的應收款項 | 22,979,089 | 13,590,838 | 9,387,400 | 851 | - | - | - |
| Amount receivable arising from derivative contracts # 衍生工具合約的應收款項 # | 919,732 | 5,604,166 | 4,205,784 | 4,597,732 | 13,605,339 | - | - |
| Due from M/A for a/c of Exchange Fund 應收金融管理專員外匯基金帳目款項 | 26,386 | 26,386 | - | - | - | - | - |
| Due from banks 應收銀行同業款項 | 16,729,450 | 8,549,842 | 5,758,750 | 2,420,858 | - | - | - |
| Debt securities held 持有的債務證券 | 3,023,310 | 3,023,310 | - | - | - | - | - |
| Acceptances and bills of exchange held 持有的承兌及滙票 | 16,098,071 | 5,343,667 | 7,669,368 | 3,085,036 | - | - | - |
| Loans and advances to non-bank customers 非銀行客戶貸款和放款 | 21,076,273 | 1,087,876 | 842,077 | 7,830,692 | 9,869,601 | 197,208 | 1,248,819 |
| Other assets 其他資產 | 805,229 | - | - | - | - | - | 805,229 |
| Total on-balance sheet assets ### 總資產負債表內資產 | 81,657,540 | 37,226,085 | 27,863,379 | 17,935,169 | 23,474,940 | 197,208 | 2,054,048 |
| Off-balance sheet claims | | | | | | | |
| 資產負債表外債權 | | | | | | | |
| Irrevocable facilities received 已收不可撤銷信貸額度 | 11,436,145 | 11,436,145 | - | - | - | - | - |
| Other off-balance sheet claims 其他資產負債表外債權 | 4,511,549 | 4,511,549 | - | - | - | - | - |
| Total off-balance sheet claims 總資產負債表外債權 | 15,947,694 | 15,947,694 | - | - | - | - | - |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

13. Liquidity Information (continued)

流動資金資料（續）

(c) Liquidity Gap (continued)

流動資金差距（續）

| <u>At 31 December 2020</u> | Total amount # | 1 month or less | Over 1 month to 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | Balancing amount |
|---|-------------------|--------------------|--------------------------------|-------------------------------|------------------------------|------------------|---------------------|
| 於 2020 年 12 月 31 日 | 總額 | 一個月 或以內 | 一個月以上 至三個月 | 三個月以上 至一年 | 一年以上 至五年 | 五年以上 | 餘額 |
| On-balance sheet liabilities | | | | | | | |
| 資產負債表內負債 | | | | | | | |
| Deposits from non-bank customers 非銀行客戶存款 | 8,016,803 | 3,322,724 | 1,566,735 | 3,127,344 | - | - | - |
| Amount payable arising from derivative contracts # 衍生工具合約的應付款項 # | 988,094 | 5,415,032 | 4,316,927 | 4,731,960 | 13,039,482 | - | - |
| Due to MA for a/c of Exchange Fund 應付金融管理專員外匯基金帳目款項 | 1,666,653 | 1,666,653 | - | - | - | - | - |
| Due to overseas central banks 應付海外中央銀行款項 | 5,118,331 | 5,118,331 | - | - | - | - | - |
| Due to banks 應付銀行同業款項 | 63,321,703 | 20,038,835 | 20,503,417 | 12,438,814 | 10,169,129 | 171,508 | - |
| Debt securities issued 已發行的債務證券 | - | - | - | - | - | - | - |
| Other liabilities 其他負債 | 752,827 | - | - | - | - | - | 752,827 |
| Capital and reserves 資本和儲備 | 1,326,031 | 1,278,210 | 56 | (95) | 47,860 | - | - |
| Total On-balance sheet liabilities 總資產負債表內負債 | 81,190,442 | 36,839,785 | 26,387,135 | 20,298,023 | 23,256,471 | 171,508 | 752,827 |
| Off-balance sheet obligations | | | | | | | |
| 資產負債表外承擔 | | | | | | | |
| Irrevocable loan commitments or facilities granted 批出不可撤銷的貸款承諾或信貸額度 | 1,697,528 | 203,529 | - | 128,248 | 72,025 | 1,293,726 | - |
| Other off-balance sheet obligations 其他資產負債表外承擔 | 19,533,681 | 19,533,681 | - | - | - | - | - |
| Total off-balance sheet obligations 總資產負債表外承擔 | 21,231,209 | 19,737,210 | - | 128,248 | 72,025 | 1,293,726 | - |
| Liquidity gap | | | | | | | |
| 流動資金差距 | | | | | | | |
| Contractual maturity mismatch 合約到期日錯配 | | (3,403,216) | 1,476,244 | (2,491,102) | 146,444 | (1,268,026) | |
| Cumulative contractual maturity mismatch 累計合約到期日錯配 | | (3,403,216) | (1,926,972) | (4,418,074) | (4,271,630) | (5,539,656) | |

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

14. Disclosure on Remuneration

薪酬披露

Pursuant to section 3 of Supervisory Policy Manual (CG-5) “Guideline on a Sound Remuneration System” issued by the HKMA, the Branch complies with the requirements and has adopted the remuneration systems of the Group. Details of the such information can be obtained in the Group Annual Report 2021 for details.

根據金管局監管政策手冊（CG-5）「穩健的薪酬制度指引」第3條，本分行已遵守其要求並採取本集團的薪酬系統。詳情載於本集團2021年年度報告。

15. Comparative Figures

比較數字

Certain comparative figures have been reclassified to conform to the financial statements presentation adopted in the current year.

若干比較數字已重新分類以符合在本年度採納之財務報表呈示方式。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Group Consolidated Financial Information

集團綜合財務資料

(Expressed in millions of Euros)

(以歐元百萬元位列示)

The consolidated financial information of the Group is set out below. Details of the information can be obtained from the Group Annual Report 2021 and the Group Interim Report 2021.

本集團的綜合財務資料摘錄如下。詳情載於本集團 2021 年年度報告及 2021 年中期報告。

1. Capital and Capital Adequacy

資本及資本充足比率

| | At 31 December 2021 於 2021 年 12 月 31 日 | At 30 June 2021 於 2021 年 6 月 30 日 |
|---|---|--------------------------------------|
| Total shareholder's funds 總股東資金 | | |
| – Reserves and retained earnings 儲備及留存收益 | 31,097 | 29,946 |
| – Equity instruments issued by the Group 荷蘭合作銀行發行的股權工具 | 11,803 | 11,845 |
| | <u>42,900</u> | <u>41,791</u> |
| Capital Adequacy Ratios 資本充足比率 | | |
| – Common Equity Tier 1 ratio 普通股權一級資本比率 | 17.4% | 17.2% |
| – Tier 1 ratio 一級資本比率 | 19.2% | 19.0% |
| – Total capital ratio 總資本充足比率 | 22.6% | 23.0% |

The capital adequacy ratios have been calculated in accordance with the “Capital Requirements Regulation (CRR)” and “Capital Requirements Directive IV (CRD IV)” which they together constitute the European implementation of the Basel Capital and Liquidity Accord of 2010.

資本充足比率乃按照歐盟《2010 年巴塞爾資本和流動性協定》所計算，這包括了《資本要求條例》及《資本要求指令 IV》。

2. Other Financial Information

其他財務資料

| | Year ended 31 December 2021 截至 2021 年 12 月 31 日止年度 | Year ended 31 December 2020 截至 2020 年 12 月 31 日止年度 |
|--|---|---|
| Pre-tax profit 除稅前利潤 | 4,877 | 1,496 |
| | At 31 December 2021 於 2021 年 12 月 31 日 | At 30 June 2021 於 2021 年 6 月 30 日 |
| Total assets 資產總額 | 639,575 | 650,997 |
| Total liabilities 負債總額 | 596,173 | 608,667 |
| Total loans and advances to customers 客戶貸款及放款總額 | 436,471 | 437,863 |
| Total customer deposits 客戶存款總額 | 372,031 | 376,859 |