



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 2025
截至 2025 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

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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 2025 (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 2025 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 2025 截至 2025 年 12 月 31 日止年度	Year ended 31 December 2024 截至 2024 年 12 月 31 日止年度
	附註		
Interest income 利息收入		5,331,316	7,806,060
Interest expense 利息支出		(4,710,650)	(7,036,084)
Net interest income 淨利息收入		620,666	769,976
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		52,630	36,544
Gains less losses from other trading activities 其他買賣收益減虧損		14,217	(18,261)
Gains less losses on securities held for trading purpose 投資收益減虧損		(2,871)	-
Net fee and commission income 服務費及佣金收入淨額	1	194,146	204,934
Other income 其他收入		(183)	1,563
Total operating income 總營運收入		878,605	994,756
Total operating expenses 總營運支出	2	(565,800)	(763,689)
Operating profit before impairment allowances 減值前的經營溢利		312,805	231,067
Net releases for impairments on loans and advances 貸款減值準備淨回撥		17,135	61,296
Profit before taxation 稅前溢利		329,940	292,363
Tax expense 稅項支出		(62,672)	(57,137)
Profit after taxation 除稅後溢利		267,268	235,226

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 附註	At 31 December 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 年 6 月 30 日
Assets			
資產			
Cash and balances with banks 現金及存放銀行同業結餘		463,958	31,983
Amount due from Exchange Fund 存放於外匯基金款項		7,104	5,688
Placements with banks maturing between one and twelve months 大於 1 個月至不超過 12 個月到期的銀行存款		-	23,065
Amount due from overseas offices of the institution 存放於機構海外辦事處款項		36,498,408	29,032,966
Trade bills 貿易票據	3	2,292,922	2,671,063
Loans and advances to customers 客戶貸款及放款	4	22,361,530	38,287,809
Loans and advances to banks 銀行貸款及放款	6	-	8,510,386
Accrued interest and other accounts 應計利息及其他帳目		712,231	810,876
Investment securities 投資性證券		2,465,615	2,474,686
Property, plant and equipment 樓宇、機器及設備		50,249	64,520
Total assets 總資產		64,852,017	81,913,042
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		2,802,756	6,499,416
Amount due to Exchange Fund 結欠於外匯基金款項		5,448,520	2,354,940
Deposits from customers 客戶存款	7	14,712,622	12,453,239
Amount due to overseas offices of the institution 結欠於機構海外辦事處款項		32,750,120	53,936,685
Certificates of deposit issued 已發行的存款證		4,703,543	2,732,149
Other liabilities 其他負債		4,434,456	3,936,613
Total liabilities 總負債		64,852,017	81,913,042

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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 2025 截至 2025 年 12 月 31 日止年度	Year ended 31 December 2024 截至 2024 年 12 月 31 日止年度
Fee and commission income 服務費及佣金收入	224,566	247,955
Fee and commission expenses 服務費及佣金開支	(30,420)	(43,021)
	<u>194,146</u>	<u>204,934</u>

2. Total Operating Expenses

總營運支出

	Year ended 31 December 2025 截至 2025 年 12 月 31 日止年度	Year ended 31 December 2024 截至 2024 年 12 月 31 日止年度
Staff expenses 僱員開支	308,197	370,291
Rental expenses 租金開支	26,945	24,480
Net intergroup expenses 集團內部淨開支	254,313	267,070
Net (releases)/charges for other provisions 其他減值準備淨(回撥)/撥備	(77,188)	54,260
Others 其他	53,533	47,588
	<u>565,800</u>	<u>763,689</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。

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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 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 年 6 月 30 日
Gross trade bills 貿易票據總額	2,292,966	2,671,317
Collective impairment allowances 整體減值準備	(44)	(254)
Individual impairment allowances 個別減值準備	-	-
	2,292,922	2,671,063

As at 31 December 2025 and 30 June 2025, there were no impaired and no overdue trade bills.
於 2025 年 12 月 31 日及 2025 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 2025</u> 於 2025 年 12 月 31 日					
Advances to customers 客戶貸款	4(a), 4(b), 4(c) & 5	22,416,565	(37,946)	(17,089)	22,361,530
Amount receivables under reverse repos to customers 逆向回購交易的客戶應收款項		-	-	-	-
		22,416,565	(37,946)	(17,089)	22,361,530
<u>At 30 June 2025</u> 於 2025 年 6 月 30 日					
Advances to customers 客戶貸款	4(a), 4(b), 4(c) & 5	22,429,491	(35,240)	(16,824)	22,377,427
Amount receivables under reverse repos to customers 逆向回購交易的客戶應收款項		15,910,382	-	-	15,910,382
		38,339,873	(35,240)	(16,824)	38,287,809

As at 31 December 2025 and 30 June 2025, there were no impaired, no overdue and no rescheduled amount receivables under reverse repos to customers.

於 2025 年 12 月 31 日及 2025 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。

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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 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 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	21,152	27,221
Individual impairment allowances 個別減值準備	(17,089)	(16,824)
	<u>4,063</u>	<u>10,397</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	0.09%	0.12%
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	<u>21,152</u>	<u>27,221</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	<u>21,152</u>	<u>27,221</u>

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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

	At 31 December 2025		At 30 June 2025	
	於 2025 年 12 月 31 日		於 2025 年 6 月 30 日	
	Gross amount	% of total gross advances to customers	Gross amount	% of total gross advances to customers
		佔客戶 貸款總額 之百分比		佔客戶 貸款總額 之百分比
Rescheduled advances to customers	-	-	-	-
經重組客戶貸款	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Rescheduled advances to customers are excluding those which have been overdue for over 3 months and reported as overdue loans in note 4(b).

經重組客戶貸款不包括逾期 3 個月以上的貸款，這些貸款已於附註 4(b)的逾期貸款內列報。

(d) Repossessed Assets

收回資產

As at 31 December 2025 and 30 June 2025, there were no repossessed assets.

於 2025 年 12 月 31 日及 2025 年 6 月 30 日並無收回資產。

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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

客戶貸款分類

(a) Analysis by Usage

按用途分類

	At 31 December 2025		At 30 June 2025	
	於 2025 年 12 月 31 日		於 2025 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 製造業	5,724,254	-	4,403,023	1
– Wholesale and retail trade 批發及零售貿易	77,836	-	156,996	-
– Others 其他	2,625,317	-	2,073,807	-
	8,427,407	-	6,633,826	1
Trade finance 貿易融資	713,627	-	502,195	-
Advances for use outside Hong Kong 在香港以外使用的貸款	13,275,531	18	15,293,470	18
	22,416,565	11	22,429,491	13

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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 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 年 6 月 30 日
– China 中國	8,933,415	7,960,611
– Hong Kong 香港	7,856,571	6,889,392
– India 印度	4,515,646	6,078,478

6. Loans and Advances to Banks

銀行貸款及放款

	At 31 December 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 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	-	8,510,386

As at 31 December 2025 and 30 June 2025, there were no impairment allowance made, no overdue and no rescheduled advances to banks.

於 2025 年 12 月 31 日及 2025 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 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 年 6 月 30 日
Demand deposits and current accounts 活期存款及往來帳戶	52,705	161,571
Saving accounts 儲蓄存款	1,609,271	1,747,247
Time, call and notice deposits 定期存款及通知存款	13,050,646	10,544,421
	<u>14,712,622</u>	<u>12,453,239</u>

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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
At 31 December 2025					
於 2025 年 12 月 31 日					
Developed countries/jurisdictions	36,764	437	-	539	37,740
發達國家					
Of which: – Netherlands	36,760	-	-	218	36,978
其中： 荷蘭					
Developing Asia Pacific countries/jurisdictions	1,371	-	-	13,860	15,231
亞太區發展中國家					
Of which: – China	1,367	-	-	9,046	10,413
其中： 中國					
Offshore centres	452	7	-	7,935	8,394
離岸中心					
Of which: – Hong Kong	451	7	-	7,445	7,903
其中： 香港					
At 30 June 2025					
於 2025 年 6 月 30 日					
Developed countries/jurisdictions	35,877	438	5,242	614	42,171
發達國家					
Of which: – Netherlands	29,316	-	-	352	29,668
其中： 荷蘭					
Developing Asia Pacific countries/jurisdictions	3,402	-	10,539	14,880	28,821
亞太區發展中國家					
Of which: – China	3,401	-	3,921	8,240	15,562
其中： 中國					
Offshore centres	161	5	182	6,542	6,890
離岸中心					
Of which: – Hong Kong	143	5	168	6,076	6,392
其中： 香港					

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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 2025</u>	On-balance sheet exposure	Off balance sheet exposure	Total
<u>於 2025 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	1,802,868	5,982,258	7,785,126
(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	1,048,012	1,586,371	2,634,383
(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	5,415,158	3,113,273	8,528,431
(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	3,378,859	171,191	3,550,050
(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	-	-	-
(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	3,602,707	102,991	3,705,698
(vii) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視作為內地非銀行客戶之風險	73,267	625,150	698,417
	<u>15,320,871</u>	<u>11,581,234</u>	<u>26,902,105</u>
Total assets after provision 撥備後的總資產	64,852,017		
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	23.62%		

Coöperatieve Rabobank U.A., Hong Kong Branch

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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 2025</u>	On-balance sheet exposure	Off balance sheet exposure	Total
於 2025 年 6 月 30 日	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	2,164,692	10,286,566	12,451,258
(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	1,206,206	1,425,008	2,631,214
(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	4,651,414	2,437,038	7,088,452
(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	2,317,560	105,272	2,422,832
(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	-	111,593	111,593
(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	3,596,275	-	3,596,275
(vii) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視作為內地非銀行客戶之風險	98,890	689,558	788,448
	14,035,037	15,055,035	29,090,072
Total assets after provision 撥備後的總資產	81,913,042		
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	17.13%		

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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 2025					At 30 June 2025				
	於 2025 年 12 月 31 日					於 2025 年 6 月 30 日				
	USD	EUR	RMB	AUD	Total	USD	EUR	RMB	AUD	Total
	美元	歐元	人民幣元	澳元	總額	美元	歐元	人民幣元	澳元	總額
Spot assets 現貨資產	34,018	5,101	9,868	132	49,119	38,106	25,413	5,735	7	69,261
Spot liabilities 現貨負債	(34,472)	(5,115)	(9,547)	(137)	(49,271)	(38,589)	(25,427)	(5,717)	(8)	(69,741)
Forward purchases 遠期買入	18,292	256	13,553	146	32,247	19,340	80	13,667	26	33,113
Forward sales 遠期賣出	(17,790)	(256)	(13,874)	(146)	(32,066)	(18,827)	(80)	(13,680)	(26)	(32,613)
Net option position 期權盤淨額	-	-	-	-	-	-	-	-	-	-
Net long/(short) position 長/(短)倉盤淨額	48	(14)	-	(5)	29	30	(14)	5	(1)	20

As at 31 December 2025 and 30 June 2025, 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 2025 年 12 月 31 日及 2025 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。

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11. Contingent Liabilities and Commitments

或然負債及承擔

	At 31 December 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 年 6 月 30 日
Direct credit substitutes 直接信貸替代項目	5,089,448	6,613,654
Trade-related contingencies 與貿易有關的或然項目	11,658,005	14,935,045
Sale and repurchase agreements/forward forward deposits placed 銷售和回購協議/遠期有期存款	-	393,000
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	48,279,004	41,671,534
– With an original maturity of 1 year and over 原訂於 1 年或超過 1 年到期	1,206,594	1,680,600
	<u>66,233,051</u>	<u>65,293,833</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。

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衍生工具

	At 31 December 2025			At 30 June 2025		
	於 2025 年 12 月 31 日			於 2025 年 6 月 30 日		
	Exchange rate contracts	Interest rate derivatives contracts	Total	Exchange rate contracts	Interest rate derivatives contracts	Total
	匯率合約	利率合約	總額	匯率合約	利率合約	總額
Notional amounts	51,056,876	9,443,853	60,500,729	59,426,666	5,553,576	64,980,242
名義金額						
Fair values						
公允價值						
– Positive fair value	277,752	7,842	285,594	309,418	19,028	328,446
正公允價值						
– Negative fair value	(277,587)	(17,743)	(295,330)	(309,545)	(33,156)	(342,701)
負公允價值						
	165	(9,901)	(9,736)	(127)	(14,128)	(14,255)

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 2025	For the quarter ended 31 December 2024
	季度結算至 2025 年 12 月 31 日	季度結算至 2024 年 12 月 31 日
Average Liquidity Maintenance Ratio (“LMR”)	57.78%	73.93%
平均流動性維持比率		
Average Core Funding Ratio (“CFR”)	134.73%	136.68%
平均核心資金比率		

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。

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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.

流動資金風險是指銀行無法按時及全數履行其所有償付責任的風險，以及銀行未能以合理價格，或在任何情況下未能為資產增長提供所需融資的風險。

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.

荷蘭合作銀行集團奉行審慎的融資政策，確保以可接受的成本滿足集團旗下各實體的融資需要。資金來源、融資工具及貨幣的多元化在這方面發揮關鍵作用。按照巴塞爾原則，長期貸款須以穩定的資金來提供融資，包括客戶託管的存款及專業市場的長期融資。流動資金風險管理須避免對短期專業市場產生過度依賴。

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.

荷蘭合作銀行集團的流動資金風險偏好經審慎設定，以確保在出現融資壓力緊張和市場動盪期間，仍具備充足的流動資金來源，以維持現有業務的持續運作。流動性風險偏好聲明及相關的限額設定分為兩個層面。第一層面為短期壓力承受能力，第二層面為結構性流動資金錯配，反映長期壓力承受能力。

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 the Group funding strategy. It requires a consistent measurement of liquidity risk with the result that the economic risks and costs of maintaining contingent liquidity are optimised. Rabobank Hong Kong follows and adopts the Group funding strategy whilst satisfying all expectations of the local regulatory framework of the HKMA.

香港分行作為荷蘭合作銀行集團的一個海外分行，與集團屬同一法人實體，為批發客戶提供服務。因此本分行受惠於集團的全球資金資源及資本實力，並根據集團的融資策略，與集團內其他實體借入或貸出資金。為此，有需要對流動性風險進行一致的衡量，以優化承擔的經濟風險和維持或然流動性的成本。香港分行在遵循及採用集團融資策略的同時，亦全面符合金管局的本地監管要要求。

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.

在沒有跨境資金調撥限制下，香港分行通過將長期流動資金需求與集團財資部提供的等額資金相配，從而降低所有長期結構性流動資金風險。

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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.

荷蘭合作銀行集團採用「三層責任制」模式管理所有財務和非財務風險。

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.

在流動資金管理方面，財資部作為第一層責任，負責在《荷蘭合作銀行集團風險偏好聲明》及本地風險政策（就監管目標而言）所確立的授權及界限內，審慎管理流動資金並執行各項融資策略。設置在香港的財資部為本分行提供日常資金安排以符合金管局的監管要求以及內部政策和標準。

The Enterprise Risk directorate acts as the second line, responsible for the risk policy setting, limit and reporting on the group wide liquidity position.

企業風險管理部理事會作為第二層責任，負責制定風險政策、設定限額，並匯報集團整體的流動資金狀況。

The Greater China Management Committee (“GCMC”) is an executive committee for the Branch. GCMC is with risk-return optimization responsibilities for deciding on discretionary balance sheet risks for the Branch. It also acts as the arbiter on the measurement of risk and as the guardian of the risk taken by the Branch. It 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.

大中華區管理委員會為本分行的執行委員會。委員會負責在優化風險與回報的考量下，決定本分行資產負債表上可自由支配的風險。委員會同時擔任本分行風險評估的仲裁角色，亦監督本分行所承擔風險的責任。委員會審閱對本分行流動資金風險偏好的遵行情況（額度、比率和準則），並評估業務活動對流動資金狀況的影響，以確保流動資金風險衡量和監控框架持續一致。

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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.

本分行已建立一套全面而一致的控制措施，以有效執行流動資金管理框架。在前瞻性管理的基礎上，財資部通過協調及執行批發市場交易，以及運用流動性緩衝策略，管理由業務部門所產生的資產及負債流動性特性。財資部每年制訂年度籌資計劃，該計劃須符合既定的風險偏好，以及風險政策與標準中所訂明的風險管理要求，並確保設有足夠的流動性緩衝，以滿足本地監管流動性比率的目標。

Pertinent documents to the liquidity management framework of the Branch are Risk Management Policy, Funding and Liquidity Risk Standard, Entity Liquidity Stress Test Procedure and the Funds Transfer Pricing Policy. 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.

與本分行流動性管理框架的相關文件包括本集團的《風險管理政策》、《資金與流動性風險標準》、《流動性壓力測試程序》以及《資金轉移定價政策》。業務審批與審核委員會負責審批新產品和組織架構變動，並就相關業務變化對本分行流動性狀況的影響作出評估。其他對本分行影響相對較小的相關政策，尚包括評級觸發的使用及影響，和資產抵押安排。

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 GCMC on a regular basis and provide a gauge of potential liquidity requirements under the severe market conditions.

作為流動資金壓力測試過程的一部分，本分行會持續評估多項流動性壓力情境，以確保本分行可動用的流動性來源足以應對現金流需求，包括源自資產負債表外項目及或然資金責任的現金流出。所測試的壓力情境包括本分行特定事件及整體市場事件。壓力測試結果會定期提交大中華區管理委員會審閱，作為衡量在嚴峻市場環境下潛在的流動性需求。

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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 market for the funding of the core balance sheet is minimized. 謹慎地以穩定的負債匹配流動性較低的長期資產。鑑於本集團主要為一家零售銀行，穩定負債主要來自零售存款（儲蓄存款及其他核心零售資金）。當此等零售存款未能滿足穩定負債的需求，便會透過資本市場籌集長期資金。這可有效降低核心資產負債表對短期專業市場的倚賴。
- (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. 設有充足的流動資金緩衝，包括高度流動性資金及／或符合中央銀行操作的資產，以及存放於中央銀行的隔夜存款，以應對不可預期的現金流出。
- (3) To restrict short term cash outflow positions by a limit and control system. 通過限額及監控機制限制短期現金流出。

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.

作為荷蘭合作銀行集團的分行，本分行已能透過集團內部滿足長期資金需求。核心銀行業務在交易層面上會使用「匹配融資」原則執行。本分行的長期流動資金承諾，均以年期及貨幣相同的負債作相應配對。

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 is available. 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. Significant changes in funding needs or client deposit flows are reported by each business line.

財資部透過日常流動資金風險管理工具監察本分行的短期流動資金狀況。系統產出資金缺口報告，按合約到期日詳列現金流入量與流出量的錯配情況。此外，每日會就流動性維持比率進行預測，該預測結合合約到期日的現金流量、可動用的流動資產、客戶及交易倉盤的預期變動，並包括資產負債表外項目。各種貨幣及地區均已設定最高現金流出淨額限額。而各業務部門亦會呈報有重大變動的資金需求或客戶存款流量。

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

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(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.

本分行已制訂一套詳細的應急融資計劃，以確保在潛在流動資金危機出現時有充分的應對準備。為識別潛在流動資金風險來源及確保持有充足的流動性儲備，本分行每月均會進行資產負債表壓力測試。風險管理部設定若干壓力測試，其中包括流動性覆蓋比率，這為一個全球通用的監管標準。

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.

除可動用集團的中央資金資源外，本分行亦持有高質且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、進行回購交易，或以向中央銀行借出證券方式，即時轉化為流動資金。本地流動資金緩衝的規模反映本分行業務營運的性質和範圍，以及資產負債表結構的狀況，並與本分行的風險承受能力相應。

The Branch maintains a liquidity cushion sufficient to ensure that:

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，本分行可維持不少於 30 日的流動資金生存期。
- the Branch strictly adheres to the guidelines set by the HKMA and the home supervisors regarding regulatory defined liquidity standards.
本分行嚴格遵守金管局及母行監管機構就監管流動性標準所訂定的相關指引。
- the Branch holds sufficient collateral for intra-day clearing purposes.
本分行持有充足的抵押品以應付即日結算需要。

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，就新產品推出或業務擴張建議時，本分行財資部及風險管理部會與業務審批與審核委員會合作，確保充分理解相關新產品或組織變動對資金安排及資產負債表所帶來的影響。

(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。

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(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 2025	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 2025 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	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts # 衍生工具合約的應收款項 #	285,591	3,198,559	4,316,743	11,093,833	5,859,211	-	-
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	7,127	7,127	-	-	-	-	-
Due from banks 應收銀行同業款項	37,160,721	15,069,433	3,240,898	17,228,672	1,621,718	-	-
Debt securities held 持有的債務證券	2,474,415	2,474,415	-	-	-	-	-
Acceptances and bills of exchange held 持有的承兌及滙票	2,293,086	913,210	888,284	491,592	-	-	-
Loans and advances to non-bank customers 非銀行客戶貸款和放款	22,536,604	5,511,121	4,402,290	4,035,610	8,437,942	128,489	21,152
Other assets 其他資產	163,822	17,518	780	44,901	22	-	100,601
Total on-balance sheet assets ### 總資產負債表內資產 ###	64,921,366	27,191,383	12,848,995	32,894,608	15,918,893	128,489	121,753
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	12,780,952	12,780,952	-	-	-	-	-
Other off-balance sheet claims 其他資產負債表外債權	4,695,857	4,695,857	-	-	-	-	-
Total off-balance sheet claims 總資產負債表外債權	17,476,809	17,476,809	-	-	-	-	-

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。

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(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）

	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
At 31 December 2025		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
於 2025 年 12 月 31 日	總額 #						
On-balance sheet liabilities							
資產負債表內負債							
Deposits from non-bank customers 非銀行客戶存款	14,810,405	4,492,271	35,223	10,282,911	-	-	-
Amount payable arising from derivative contracts # 衍生工具合約的應付款項 #	291,827	3,150,451	4,332,885	11,063,011	5,853,224	-	-
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	5,449,072	5,449,072	-	-	-	-	-
Due to overseas central banks 應付海外中央銀行款項	2,809,317	302,159	2,507,158	-	-	-	-
Due to banks 應付銀行同業款項	33,440,673	7,982,929	9,602,424	7,284,357	8,442,481	128,482	-
Debt securities issued 已發行的債務證券	4,736,906	-	293,629	4,443,277	-	-	-
Other liabilities 其他負債	851,654	4,507	60,337	64,359	28,978	27,789	665,684
Capital and reserves 資本和儲備	2,462,163	2,462,163	-	-	-	-	-
Total On-balance sheet liabilities 總資產負債表內負債	64,852,017	23,843,552	16,831,656	33,137,915	14,324,683	156,271	665,684
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	3,642,063	3,185,543	456,520	-	-	-	-
Other off-balance sheet obligations 其他資產負債表外承擔	21,443,310	9,013,990	10,122,402	2,306,918	-	-	-
Total off-balance sheet obligations 總資產負債表外承擔	25,085,373	12,199,533	10,578,922	2,306,918	-	-	-
Liquidity gap							
流動資金差距							
Contractual maturity mismatch 合約到期日錯配		8,625,107	(14,561,583)	(2,550,225)	1,594,210	(27,782)	
Cumulative contractual maturity mismatch 累計合約到期日錯配		8,625,107	(5,936,476)	(8,486,701)	(6,892,491)	(6,920,273)	

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(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 2024	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 2024 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	27,346,184	20,737,352	3,770,691	2,838,141	-	-	-
Amount receivable arising from derivative contracts # 衍生工具合約的應收款項 #	435,500	4,186,424	1,888,803	2,990,337	4,195,740	-	-
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	3,060	3,060	-	-	-	-	-
Due from banks 應收銀行同業款項	22,622,947	8,753,878	989,026	11,108,097	1,771,946	-	-
Debt securities held 持有的債務證券	2,655,488	2,655,488	-	-	-	-	-
Acceptances and bills of exchange held 持有的承兌及滙票	4,659,646	2,078,063	2,185,971	395,612	-	-	-
Loans and advances to non-bank customers 非銀行客戶貸款和放款	21,037,148	5,152,413	2,681,051	2,631,061	9,723,891	815,981	32,751
Other assets 其他資產	317,950	73,298	-	50,311	512	-	193,829
Total on-balance sheet assets ### 總資產負債表內資產 ###	79,077,923	43,639,976	11,515,542	20,013,559	15,692,089	815,981	226,580
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	8,485,679	8,485,679	-	-	-	-	-
Other off-balance sheet claims 其他資產負債表外債權	383,228	383,228	-	-	-	-	-
Total off-balance sheet claims 總資產負債表外債權	8,868,907	8,868,907	-	-	-	-	-

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。

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(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）

	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
At 31 December 2024		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
於 2024 年 12 月 31 日	總額 #						
On-balance sheet liabilities							
資產負債表內負債							
Deposits from non-bank customers 非銀行客戶存款	13,331,064	4,306,827	361,985	8,662,252	-	-	-
Amount payable arising from derivative contracts # 衍生工具合約的應付款項 #	380,267	4,184,060	1,890,934	2,970,633	4,152,285	-	-
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	-	-	-	-	-	-	-
Due to overseas central banks 應付海外中央銀行款項	3,432,424	3,432,424	-	-	-	-	-
Due to banks 應付銀行同業款項	58,693,323	12,346,085	26,789,161	8,880,530	9,854,061	823,486	-
Debt securities issued 已發行的債務證券	473,008	-	161,485	311,523	-	-	-
Other liabilities 其他負債	342,257	2,652	52,249	31,824	50,818	28,332	176,382
Capital and reserves 資本和儲備	2,158,727	2,158,727	-	-	-	-	-
Total On-balance sheet liabilities 總資產負債表內負債	78,811,070	26,430,775	29,255,814	20,856,762	14,057,164	851,818	176,382
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	3,773,057	3,773,057	-	-	-	-	-
Other off-balance sheet obligations 其他資產負債表外承擔	20,291,545	7,800,719	11,275,503	1,192,805	22,518	-	-
Total off-balance sheet obligations 總資產負債表外承擔	24,064,602	11,573,776	11,275,503	1,192,805	22,518	-	-
Liquidity gap							
流動資金差距							
Contractual maturity mismatch 合約到期日錯配		14,504,332	(29,015,775)	(2,036,008)	1,612,407	(35,837)	
Cumulative contractual maturity mismatch 累計合約到期日錯配		14,504,332	(14,511,443)	(16,547,451)	(14,935,044)	(14,970,881)	

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(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）

(d) Source of Funding

資金來源

The Branch's source of funding is mainly comprise intragroup borrowings and deposits from non-bank customers. Details are shown as below:

本分行的資金來源主要包括集團內部融資及非銀行客戶存款。相關明細如下：

	At 31 December 2025		At 31 December 2024	
	Amount	% of total liabilities	Amount	% of total liabilities
	總額	之百分比	總額	之百分比
Intragroup borrowings 集團內部融資	32,917,197	50.8	58,448,132	74.2
Deposits from non-bank customers ¹ 非銀行客戶存款	13,718,738	21.2	11,592,003	14.7
Deposits from central banks and M/A for a/c of Exchange Fund 中央銀行存款及金融管理專員外匯基金帳目款項	8,258,389	12.7	3,432,424	4.4
Certificates of deposit issued 已發行的存款證	4,736,906	7.3	437,008	0.6
Deposits from other banks ¹ 其他銀行客戶存款	1,093,373	1.7	1,875,051	2.4

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 2025 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2025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。

¹ Multilateral Development Banks are reported as "other banks", instead of "non-bank customers".

多邊發展銀行被列報為「其他銀行」，而非「非銀行客戶」。

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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 2025 and the Group Interim Report 2025.

本集團的綜合財務資料摘錄如下。詳情載於本集團 2025 年年度報告及 2025 年中期報告。

1. Capital and Capital Adequacy

資本及資本充足比率

	At 31 December 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 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	44,323	42,291
– Equity instruments issued by the Group 荷蘭合作銀行發行的股權工具	10,889	11,854
	<u>55,212</u>	<u>54,145</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	20.3%	19.9%
– Tier 1 ratio 一級資本比率	22.0%	22.0%
– Total capital ratio 總資本充足比率	23.6%	23.9%

The capital adequacy ratios have been calculated in accordance with the “Capital Requirements Regulation (CRR) 3” of the European Union with effective from 1 January 2025.

自 2025 年 1 月 1 日起，資本充足比率乃按照歐盟《資本要求條例 3》所計算。

2. Other Financial Information

其他財務資料

	Year ended 31 December 2025 截至 2025 年 12 月 31 日止年度	Year ended 31 December 2024 截至 2024 年 12 月 31 日止年度
Pre-tax profit 除稅前利潤	<u>6,716</u>	<u>6,815</u>
	At 31 December 2025 於 2025 年 12 月 31 日	At 30 June 2025 於 2025 年 6 月 30 日
Total assets 資產總額	638,886	635,865
Total liabilities 負債總額	583,035	581,104
Total loans and advances to customers 客戶貸款及放款總額	472,319	463,747
Total customer deposits 客戶存款總額	<u>433,903</u>	<u>422,391</u>