

Coöperatieve Rabobank U.A. Hong Kong Branch
Interim Financial Disclosure Statement as at 30 Jun 2016

| <i>Section A - Branch Information (Hong Kong office)</i> | June 30, 2016 | June 30, 2015 |
|---|---------------|---------------|
| | HKD '000 | HKD '000 |
| <i>I. Profit and loss information</i> | | |
| <i>Interest Income</i> | 880,459 | 926,405 |
| <i>Interest expense</i> | (616,657) | (455,827) |
| <i>Net interest income</i> | 263,802 | 470,578 |
| <i>Gains less losses arising from trading in foreign currencies</i> | 77,907 | 54,073 |
| <i>Gains less losses from other trading activities</i> | (890) | 4,117 |
| <i>Net fees and commission income</i> | 135,144 | 116,241 |
| <i>Other operating income</i> | 212,161 | 174,431 |
| <i>Total income</i> | 475,963 | 645,009 |
| <i>- Staff expenses</i> | (135,344) | (138,710) |
| <i>- Rental expenses</i> | (21,897) | (23,365) |
| <i>- Other expenses</i> | | |
| <i>- Head office administration costs</i> | (39,466) | (40,287) |
| <i>- others</i> | (66,260) | (84,007) |
| <i>Total Operating expenses</i> | (262,967) | (286,369) |
| <i>Operating profit before provisions</i> | 212,996 | 358,640 |
| <i>Impairment (losses and provisions)/releases for impaired loans and receivables</i> | (43,519) | 14 |
| <i>Gains less losses from disposal of property, plant and equipment and investment properties</i> | - | (31) |
| <i>Profit before taxation</i> | 169,477 | 358,623 |
| <i>Taxation expense or tax income</i> | (29,374) | (59,172) |
| <i>Profit after taxation</i> | 140,103 | 299,451 |

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| <i>II. Balance Sheet Data</i> | June 30, 2016 | December 31, 2015 |
|---|--------------------|--------------------|
| | HKD '000 | HKD '000 |
| Assets | | |
| i) <i>Cash and balances with banks (except those included in item (iv))</i> | 146,561 | 103,403 |
| ii) <i>Amount due from Exchange Fund</i> | 473,818 | 178,658 |
| iii) <i>Placements with banks maturing between one and twelve months (except those included in item (iv))</i> | 733,831 | 387,480 |
| iv) <i>Amount due from overseas offices of the institution</i> | 21,310,826 | 18,827,391 |
| v) <i>Trade bills</i> | 12,888,289 | 14,502,665 |
| vi) <i>Certificates of deposit held</i> | - | - |
| vii) <i>Securities held for trading purposes</i> | - | - |
| viii) <i>Advances and other accounts</i> | 80,299,598 | 66,532,234 |
| ix) <i>Available-for-sale securities</i> | 6,368,446 | 6,985,003 |
| x) <i>Property, plant, equipment and investment properties</i> | 16,145 | 19,454 |
| | <hr/> | <hr/> |
| xi) <i>Total assets</i> | <u>122,237,514</u> | <u>107,536,288</u> |
| Liabilities | | |
| i) <i>Deposits and balances from banks</i> | 22,051,211 | 15,317,575 |
| ii) <i>Current, fixed, savings and other deposits from customers</i> | | |
| <i>Demand deposits and current accounts</i> | 113,235 | 142,808 |
| <i>Saving accounts</i> | 2,467,975 | 3,296,157 |
| <i>Time, call and notice deposits</i> | 3,260,480 | 5,240,212 |
| iii) <i>Amount due to overseas offices of the institution</i> | 91,447,582 | 81,194,648 |
| iv) <i>Certificates of deposit issued</i> | - | - |
| v) <i>Issued debt securities</i> | - | - |
| vi) <i>Other accounts</i> | 2,897,031 | 2,344,888 |
| | <hr/> | <hr/> |
| vii) <i>Total liabilities</i> | <u>122,237,514</u> | <u>107,536,288</u> |

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| | June 30, 2016 HKD '000 | December 31, 2015 HKD '000 |
|--|---------------------------|-------------------------------|
| III. Additional Balance Sheet Information | | |
| i) Advances and other accounts | | |
| - Advances to customers | 25,264,391 | 27,936,807 |
| Impairment allowances for impaired loans | | |
| * Collective | (43,024) | (38,254) |
| * Individual | (810,008) | (770,310) |
| | 24,411,359 | 27,128,243 |
| | | |
| - Amount receivable under reverse repos | 55,184,016 | 38,472,070 |
| - Accrued interest and other accounts | 704,223 | 931,921 |
| | 80,299,598 | 66,532,234 |
| | | |
| ii) Impaired advances | | |
| Gross impaired advances to customers which are individually determined to be impaired | 2,726,774 | 2,331,139 |
| Individually assessed impairment allowances | (810,008) | (770,310) |
| | 1,916,766 | 1,560,829 |
| | | |
| The value of collateral which had been taken into account in respect of such impaired advances to customers to which the individual impairment allowances relate | 458,137 | 204,943 |
| | | |
| Country of the impaired advances to customers which are individually determined to be impaired | | |
| - China | 246,881 | 246,591 |
| - Hong Kong | 1,772,928 | 1,890,808 |
| - Indonesia | 142,450 | - |
| - India | 564,515 | 193,740 |
| | 2,726,774 | 2,331,139 |
| | | |
| Gross impaired advances to customers which are individually determined to be impaired as a % of gross advances to customers | 10.79% | 8.34% |

Hong Kong Branch does not have any impaired loans to banks as of 30 Jun 2016 & 31 Dec 2015.

| | | % of total advances to customers | | % of total advances to customers |
|---|-----------|--|---------|--|
| iii) Overdue advances | | | | |
| Gross advances to customers which have been overdue for | | | | |
| | | | | |
| 6 months or less but over 3 months | 22,198 | 0.09 | - | - |
| 1 year or less but over 6 months | 596,366 | 2.36 | 193,740 | 0.69 |
| Over 1 year | 440,848 | 1.74 | 246,591 | 0.88 |
| | 1,059,412 | 4.19 | 440,331 | 1.57 |
| | | | | |
| Individually assessed impairment allowances against overdue advances to customers | 256,037 | | 216,989 | |
| | | | | |
| Country of the overdue advances to customers | | | | |
| - China | 246,881 | | 246,591 | |
| - Hong Kong | 602,895 | | - | |
| - India | 209,636 | | 193,740 | |
| | 1,059,412 | | 440,331 | |

Value of Collateral Held against overdue loan and advances
As at Jun 30, 2016

(in millions HKD)

| | |
|--|-----|
| Current market value of collateral held against the covered portion of overdue loan and advances | 167 |
| Covered portion of overdue Loans and advance | 167 |
| Uncovered portion of overdue Loans and advance | 892 |

As at Dec 31, 2015

(in millions HKD)

| | |
|--|-----|
| Current market value of collateral held against the covered portion of overdue loan and advances | 10 |
| Covered portion of overdue Loans and advance | 10 |
| Uncovered portion of overdue Loans and advance | 430 |

Hong Kong Branch does not have any overdue loans to banks as of 30 Jun 2016 & 31 Dec 2015 .

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iv) *Analysis of gross amount of advances to customers classified into the following industry categories:*

| Loans for use in Hong Kong | June 30, 2016 HKD '000 | % of advances covered by collateral or other securities | December 31, 2015 HKD '000 | % of advances covered by collateral or other securities |
|--|---------------------------|---|-------------------------------|---|
| Industrial, commercial and financial : | | | | |
| - Property development | - | - | 300,000 | - |
| - Manufacturing | 7,336 | - | 7,347 | - |
| Trade finance | 9,051,795 | 1 | 9,049,266 | 1 |
| Loans for use outside Hong Kong | 16,205,260 | 15 | 18,580,194 | 13 |
| | <u>25,264,391</u> | | <u>27,936,807</u> | |

Exposures to a country exceeding 10% of the aggregate gross amount of advances to customers:

Country of domicile

| | | |
|-----------|------------|------------|
| Hong Kong | 14,304,818 | 14,416,347 |
| China | 3,433,196 | 5,019,380 |
| India | 2,561,217 | 3,184,525 |

The basis of the classification including the fact that transfer of risk has been taken account of.

- v) Hong Kong Branch does not have any repossessed assets as of 30 Jun 2016 & 31 Dec 2015.
Hong Kong Branch does not have any rescheduled advances to customers, banks and other assets as of 30 Jun 2016 & 31 Dec 2015.

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| vi) <i>International claims</i> As at Jun 30, 2016 | Banks | Official sector | Non-bank private sector | | Others | (in millions HKD) Total |
|---|--------|-----------------|---------------------------------|------------------------------|--------|----------------------------|
| | | | Non-bank financial Institutions | Non-financial private sector | | |
| Developed countries | 48,356 | 1,125 | 29,773 | 1,112 | - | 80,366 |
| of which | | | | | | |
| - United Kingdom | 143 | - | 14,752 | 421 | - | 15,316 |
| - France | 17,071 | - | 15,022 | - | - | 32,093 |
| - Netherlands | 22,487 | 499 | - | 179 | - | 23,165 |
| Offshore centres | 434 | - | - | 13,694 | - | 14,128 |
| of which | | | | | | |
| - Hong Kong | 155 | - | - | 11,999 | - | 12,154 |
| Developing Asia Pacific | 10,922 | - | - | 9,469 | - | 20,391 |
| of which | | | | | | |
| - China | 10,800 | - | - | 5,501 | - | 16,301 |
| As at Dec 31, 2015 | Banks | Official sector | Non-bank financial Institutions | Non-financial private sector | Others | (in millions HKD) Total |
| Developed countries | 43,911 | 1,120 | 15,330 | 1,489 | - | 61,850 |
| of which | | | | | | |
| - United Kingdom | 2,724 | - | 15,329 | 493 | - | 18,546 |
| - France | 11,316 | - | 1 | - | - | 11,317 |
| - Netherlands | 20,407 | 498 | - | 316 | - | 21,221 |
| Offshore centres | 497 | - | - | 12,997 | - | 13,494 |
| of which | | | | | | |
| - Hong Kong | 120 | - | - | 11,531 | - | 11,651 |
| Developing Asia Pacific | 13,702 | 40 | - | 10,111 | - | 23,853 |
| of which | | | | | | |
| - China | 13,575 | 40 | - | 5,385 | - | 19,000 |

The basis of the classification including the fact that transfer of risk has been taken into account. Claims on individual countries or area, after risk transfer, amounting to 10% or more of the aggregate International claims are reported.

vii) *Foreign currency exposures*

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 -MA(BS)6". The Bank has no foreign currency structural positions.

| | June 30, 2016 | | (in millions HKD) Total |
|---------------------------|-------------------|------------|----------------------------|
| | USD | CNY | |
| Spot assets | 101,710 | 5,046 | 106,756 |
| Spot liabilities | (107,374) | (2,571) | (109,945) |
| Forward purchase | 15,681 | 2,784 | 18,465 |
| Forward sales | (9,955) | (5,267) | (15,222) |
| Net option position | - | - | - |
| Net long (short) position | <u>62</u> | <u>(8)</u> | <u>54</u> |
| | December 31, 2015 | | (in millions HKD) Total |
| | USD | CNY | |
| Spot assets | 86,771 | 5,613 | 92,384 |
| Spot liabilities | (92,449) | (4,599) | (97,048) |
| Forward purchase | 26,394 | 5,333 | 31,727 |
| Forward sales | (20,662) | (6,309) | (26,971) |
| Net option position | - | - | - |
| Net long (short) position | <u>54</u> | <u>38</u> | <u>92</u> |

Foreign exchange exposures are reported if an individual currency constituting 10% or more of the total net position in all foreign currencies and the basis of calculation for the net options position are using the "worst case" approach.

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viii) *Non-bank Mainland China exposures*

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 summarized as follows:

| As at Jun 30, 2016 | On-balance sheet exposures (in millions HKD) | Off-balance sheet exposures (in millions HKD) | Total exposures (in millions HKD) |
|--|--|---|---|
| 1. Central government, central government-owned entities and their subsidiaries and JVs | 11,181 | 16,551 | 27,732 |
| 2. Local governments, local government-owned entities and their subsidiaries and JVs | 1,866 | 1,903 | 3,769 |
| 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 2,277 | 3,575 | 5,852 |
| 4. Other entities of central government not reported in item 1 above | - | - | - |
| 5. Other entities of local governments not reported in item 2 above | - | - | - |
| 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 2,422 | 547 | 2,969 |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | <u>246</u> | <u>-</u> | <u>246</u> |
| Total | <u>17,992</u> | <u>22,576</u> | <u>40,568</u> |
| Total assets after provision | 122,238 | | |
| On-balance sheet exposures as percentage of total assets | 14.72% | | |
| | | | |
| As at Dec 31, 2015 | On-balance sheet exposures (in millions HKD) | Off-balance sheet exposures (in millions HKD) | Total exposures (in millions HKD) |
| 1. Central government, central government-owned entities and their subsidiaries and JVs | 9,462 | 5,580 | 15,042 |
| 2. Local governments, local government-owned entities and their subsidiaries and JVs | 2,155 | 2,069 | 4,224 |
| 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 3,915 | 3,304 | 7,219 |
| 4. Other entities of central government not reported in item 1 above | - | - | - |
| 5. Other entities of local governments not reported in item 2 above | - | - | - |
| 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 2,850 | 377 | 3,227 |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | <u>238</u> | <u>-</u> | <u>238</u> |
| Total | <u>18,620</u> | <u>11,330</u> | <u>29,950</u> |
| Total assets after provision | 107,537 | | |
| On-balance sheet exposures as percentage of total assets | 17.31% | | |

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| | June 30, 2016 HKD '000 | December 31, 2015 HKD '000 |
|--|----------------------------------|--------------------------------------|
| <i>IV. Off-balance sheet exposures</i> | | |
| <i>(i) Contingent liabilities and commitments</i> | | |
| <u>Contractual or notional amounts</u> | | |
| <i>Direct credit substitutes</i> | 2,981,059 | 3,190,090 |
| <i>Transaction-related contingencies</i> | 758,812 | 1,726,344 |
| <i>Trade-related contingencies</i> | 12,891,878 | 9,086,846 |
| <i>Other commitments</i> | 59,411,170 | 58,483,230 |
| <i>Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward forward deposits placed, asset sales with recourse or other transactions with recourse)</i> | 6,422,043 | 890,406 |
| <i>(ii) Derivatives</i> | | |
| <u>Notional amounts</u> | | |
| <i>- Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)</i> | 24,187,633 | 42,516,082 |
| <i>- Interest rate derivatives contracts</i> | 14,461,776 | 7,661,352 |
| | | |
| <i>Aggregate fair values of:</i> | <i>June 30, 2016</i> HKD '000 | <i>December 31, 2015</i> HKD '000 |
| <i>- Exchange rate contracts (exclude forward foreign Exchange contracts arising from swap deposit arrangements)</i> | 142,583 | 304,150 |
| <i>- Interest rate derivatives contracts</i> | 46,048 | 50,394 |

The fair value represents the cost of replacing contracts with positive market value and none of these contracts are subject to any bilateral netting arrangement

V. Liquidity

| | |
|--|--------|
| <i>The average Liquidity Maintenance Ratio for half year of 2015</i> | 55.88% |
| <i>The average Liquidity Maintenance Ratio for half year of 2016</i> | 52.70% |

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Section B - Bank Information (consolidated basis)
I. Capital and capital adequacy

| | June 30, 2016 (in millions EUR) | December 31, 2015 (in millions EUR) |
|---------------------|------------------------------------|--|
| Total Equity | 40,759 | 41,197 * |
| Tier 1 ratio | 16.8% | 16.4% |
| Total capital ratio | 23.5% | 23.2% |

Rabobank Group calculates the regulatory capital for credit risk for virtually its entire loan portfolio based on the advanced Internal Rating Based (IRB) approach approved by the prudential supervisor. In consultation with the supervisor the Standardised Approach is applied to portfolios with relatively limited exposure and to a few smaller foreign portfolios outside the Netherlands that are unsuitable for the advanced IRB approach. Operational risk is measured using an internal model that is based on the Advanced Measurement Approach and is approved by the supervisor. Regarding market risk, Rabobank has obtained permission from the supervisor to calculate the general and specific position risk using its own internal Value at Risk (VaR) models, based on the Capital Requirements Regulation.

II. Other financial information

The consolidated financial positions of the Group are as follow:

| | June 30, 2016 (in millions EUR) | December 31, 2015 (in millions EUR) |
|--------------------|------------------------------------|--|
| Total assets | 686,593 | 678,554 * |
| Total liabilities | 645,834 | 637,357 * |
| Loans to customers | 463,686 | 466,799 * |
| Due to customers | 342,940 | 345,884 |

| | June 30, 2016 (in millions EUR) | June 30, 2015 (in millions EUR) |
|----------------|------------------------------------|------------------------------------|
| Pre-tax profit | 1,133 | 2,017 |

* Restated figures

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Section C: Liquidity risk

Liquidity risk

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

The liquidity risk management framework of Coöperatieve Rabobank U.A ("Rabobank") is calibrated to ensure sufficient sources of liquidity are available during periods of funding stress and market disruptions. Management uses a variety of measures to prudently manage the balance sheet of Rabobank, as a component of the Rabobank position the global framework is applied consistently to Rabobank Hong Kong ("RHK"). Furthermore liquidity management in Hong Kong will take into consideration characteristics of our specific funding needs, the profile of the Branch's liability base and contingent liquidity requirements to meet both internal and regulatory standards.

The Hong Kong Branch is a branch of Rabobank. As a branch, RHK is the same legal entity as Rabobank, therefore Rabobank support to RHK is inherent.

Liquidity risk is monitored locally and integrated into the consolidated bank position. This allows the bank to coordinate and optimize the availability and cost of funding globally, promote a consistent view of liquidity risk across all locations and minimizes the economic costs of maintaining contingent liquidity. RHK is a beneficiary of Rabobank's global funding resources and capital strength, and will borrow from or lend to intra-group entities consistent with the centralized funding model in place across Rabobank.

Risk management framework

Rabobank 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.

Pertinent to the liquidity management framework of RHK are the Funding and Liquidity Risk Policy of Rabobank Group, Funds Transfer Pricing Policy, local Contingency Funding Plan and Liquidity Stress Testing framework. These documents ensure that any change in the use and source of funds, business practices, and/or in regulatory requirements are properly captured in the liquidity risk management practices of RHK. As part of the contingency funding planning process, continuous assessment of a range of funding stress scenarios are done to ensure liquidity sources available to RHK are sufficient to meet cash flow requirements, includes those arising from off balance sheet exposures and contingent funding obligations. The scenarios tested include both RHK specific and market events. The stress test results are reviewed by various committees on a regular basis and provide a gauge of potential liquidity requirements under the severe market conditions.

Liquidity Risk Roles and Responsibilities

At a Rabobank level, the Group Risk Management directorate is responsible for the risk policy setting and reporting on the Rabobank wide liquidity position.

The responsibility for the management (execution) of the funding and liquidity risk is with Treasury. Treasury in Hong Kong is responsible for the day to day oversight and management of the liquidity of the Branch and for ensuring compliance with both HKMA and internal regulations, guidelines and policies.

CRIS (Control Risk Information Services), part of Control Rabobank Group, is responsible for data gathering, daily consolidated reporting and regulatory reporting to De Nederlandsche Bank (DNB) and European Banking Authority (EBA).

The Risk Management Committee HK reviews compliance with limits and guidelines established on all applicable liquidity limits and ratios. The RMC also evaluates the impacts of business activities to ensure the ongoing relevance of a coherent liquidity risk measurement and monitoring framework.

Starting from March 2015, local oversight of funding and liquidity risk management lies with the Assets and Liabilities Committee Hong Kong ("ALCO HK"), previously Balance Sheet & Risk Management Committee Hong Kong ("BRMC HK"). The mandate of ALCO HK is to support the Management Team Hong Kong in optimizing Asset and Liability Management risks within the risk appetite limits set by the Risk Management Committee Hong Kong ("RMC HK") and in line with the Bank's strategic direction and Group policies.

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Liquidity Risk Controls and funding strategies

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

1. To be prudent by match funding illiquid long-term assets with stable liabilities. As Rabobank 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.
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.
3. To restrict short-term cash outflow positions by a limit and control system.

As a branch of Rabobank 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 RHK are met with liabilities of equivalent term and currency. In essence the liquidity mismatch is centralised.

Daily liquidity risk management tools are used by Treasury to monitor RHK's short term liquidity profile. A funding gap report details cash inflow and outflow mismatches by contractual maturity, incorporating projections of client and trading positions, including off balance sheet items. To this end, the 'business as usual' liquidity capacity of incoming and outgoing cash flows expected over the next 12 months are captured and reported on a daily basis. 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.

Detailed contingency funding plan has been drawn up 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 new global standard Liquidity Coverage Ratio.

A buffer of high quality unencumbered liquid assets is held by RHK in addition to the central resources available to Rabobank. 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. Pending further regulatory tightening of the liquidity requirements, Rabobank has built a liquidity portfolio comprising mainly of government securities. The size of liquidity cushion reflects the range and scope of RHK's business operations and balance sheet profile and corresponds to RHK's risk tolerance. RHK maintains a liquidity cushion sufficient to ensure that:

- under various internally defined stress scenarios, RHK maintains a minimum liquidity survival period of 30 days
- RHK complies with any regulatory defined liquidity standards
- RHK holds sufficient collateral for intra-day clearing purposes

In addition, for new products or proposed business expansion, HK Treasury and Risk Management work with the New Product Committee to ensure a good understanding of potential changes in funding and balance sheet requirements to appropriately evaluate the implication to RHK's liquidity position.

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The table below analyses the Branch's on and off balance sheet assets and liabilities into relevant maturity groupings based on the remaining period at the end of the reporting period to the contractual maturity date with the resulted liquidity gap

Analysis of assets and liabilities by remaining maturity as of 30 Jun 2016

| | 1 month or less HKD'000 | Over 1 month to 3 months HKD'000 | Over 3 months to 1 year HKD'000 | Over 1 year to 5 years HKD'000 | Over 5 years HKD'000 | Undated or overdue HKD'000 | Total HKD'000 |
|--|-------------------------------|--|---------------------------------------|--------------------------------------|----------------------------|----------------------------------|--------------------|
| Assets | | | | | | | |
| <i>Cash and balances with banks (except those included in item (iv))</i> | 146,561 | - | - | - | - | - | 146,561 |
| Amount due from Exchange Fund | 473,818 | - | - | - | - | - | 473,818 |
| <i>Placements with banks maturing between one and twelve months (except those included in item (iv))</i> | - | 732,980 | 851 | - | - | - | 733,831 |
| Amount due from overseas offices of the institution | 9,928,863 | 7,871,134 | 2,754,339 | 135,794 | 620,696 | - | 21,310,826 |
| Trade bills | 4,074,782 | 5,578,888 | 3,234,619 | - | - | - | 12,888,289 |
| <i>Securities held for dealing purposes</i> | - | - | - | - | - | - | - |
| Advances and other accounts | 39,769,043 | 26,735,899 | 2,876,286 | 10,344,521 | 387,801 | 186,048 | 80,299,598 |
| Investment securities | 399,959 | 664,774 | 4,176,694 | 1,127,019 | - | - | 6,368,446 |
| Property, plant, equipment and investment properties | - | - | - | - | - | 16,145 | 16,145 |
| Total assets | 54,793,026 | 41,583,675 | 13,042,789 | 11,607,334 | 1,008,497 | 202,193 | 122,237,514 |
| Liabilities | | | | | | | |
| <i>Deposits and balances from banks</i> | 13,863,621 | 4,274,181 | 3,816,408 | 97,000 | - | - | 22,051,210 |
| <i>Current, fixed, savings and other deposits from customers</i> | 5,389,814 | 318,928 | 132,948 | - | - | - | 5,841,690 |
| Amount due to overseas offices of the institution | 45,522,680 | 27,660,000 | 6,908,502 | 10,234,084 | 1,122,316 | - | 91,447,582 |
| Certificates of deposit issued | - | - | - | - | - | - | - |
| Issued debt securities | - | - | - | - | - | - | - |
| Other accounts | 56,578 | 72,657 | 136,376 | 67,172 | 1,284 | 2,562,965 | 2,897,032 |
| Total liabilities | 64,832,693 | 32,325,766 | 10,994,234 | 10,398,256 | 1,123,600 | 2,562,965 | 122,237,514 |
| Net liquidity gap | (10,039,667) | 9,257,909 | 2,048,555 | 1,209,078 | (115,103) | (2,360,772) | - |

Analysis of assets and liabilities by remaining maturity as of 31 Dec 2015

| | 1 month or less HKD'000 | Over 1 month to 3 months HKD'000 | Over 3 months to 1 year HKD'000 | Over 1 year to 5 years HKD'000 | Over 5 years HKD'000 | Undated or overdue HKD'000 | Total HKD'000 |
|--|-------------------------------|--|---------------------------------------|--------------------------------------|----------------------------|----------------------------------|--------------------|
| Assets | | | | | | | |
| <i>Cash and balances with banks (except those included in item (iv))</i> | 103,403 | - | - | - | - | - | 103,403 |
| Amount due from Exchange Fund | 178,658 | - | - | - | - | - | 178,658 |
| <i>Placements with banks maturing between one and twelve months (except those included in item (iv))</i> | - | 193,740 | 193,740 | - | - | - | 387,480 |
| Amount due from overseas offices of the institution | 15,306,977 | 2,763,968 | 730 | 135,748 | 619,968 | - | 18,827,391 |
| Trade bills | 4,239,989 | 6,454,235 | 3,808,441 | - | - | - | 14,502,665 |
| <i>Securities held for dealing purposes</i> | - | - | - | - | - | - | - |
| Advances and other accounts | 25,022,421 | 24,982,367 | 4,142,134 | 11,543,497 | 375,956 | 465,859 | 66,532,234 |
| Investment securities | 399,980 | 749,924 | 2,958,386 | 2,876,713 | - | - | 6,985,003 |
| Property, plant, equipment and investment properties | - | - | - | - | - | 19,454 | 19,454 |
| Total assets | 45,251,428 | 35,144,234 | 11,103,431 | 14,555,958 | 995,924 | 485,313 | 107,536,288 |
| Liabilities | | | | | | | |
| <i>Deposits and balances from banks</i> | 15,220,575 | - | - | 97,000 | - | - | 15,317,575 |
| <i>Current, fixed, savings and other deposits from customers</i> | 5,415,463 | 3,244,340 | 19,374 | - | - | - | 8,679,177 |
| Amount due to overseas offices of the institution | 25,770,825 | 31,842,202 | 11,309,630 | 11,163,607 | 737,363 | 371,021 | 81,194,648 |
| Certificates of deposit issued | - | - | - | - | - | - | - |
| Issued debt securities | - | - | - | - | - | - | - |
| Other accounts | 135,582 | 128,719 | 111,708 | 162,914 | 1,700 | 1,804,265 | 2,344,888 |
| Total liabilities | 46,542,445 | 35,215,261 | 11,440,712 | 11,423,521 | 739,063 | 2,175,286 | 107,536,288 |
| Net liquidity gap | (1,291,017) | (71,027) | (337,281) | 3,132,437 | 256,861 | (1,689,973) | - |

Coöperatieve Rabobank U.A. Hong Kong Branch
Interim Financial Disclosure Statement as at 30 Jun 2016

Off balance sheet by remaining maturity as of 30 Jun 2016

| | No later than 1 year HKD'000 | Over 1 year to 5 years HKD'000 | Over 5 years HKD'000 | Total HKD'000 |
|---|------------------------------------|--------------------------------------|----------------------------|-------------------|
| <i>Guarantees, acceptances and other financial facilities</i> | 16,057,314 | 572,954 | 1,481 | 16,631,749 |
| <i>Loan commitments</i> | 8,896,788 | 3,850,861 | 754,655 | 13,502,304 |
| <i>forward forward deposits placed</i> | 6,422,043 | - | - | 6,422,043 |
| Total | 31,376,145 | 4,423,815 | 756,136 | 36,556,096 |

Off balance sheet by remaining maturity as of 31 Dec 2015

| | No later than 1 year HKD'000 | Over 1 year to 5 years HKD'000 | Over 5 years HKD'000 | Total HKD'000 |
|---|------------------------------------|--------------------------------------|----------------------------|-------------------|
| <i>Guarantees, acceptances and other financial facilities</i> | 13,010,919 | 990,880 | 1,481 | 14,003,280 |
| <i>Loan commitments</i> | 4,844,204 | 121,204 | - | 4,965,408 |
| <i>forward forward deposits placed</i> | 890,406 | - | - | 890,406 |
| Total | 18,745,529 | 1,112,084 | 1,481 | 19,859,094 |