

Coöperatieve Rabobank U.A. Hong Kong Branch
 Financial Disclosure Statement as at 30 Jun 2017

<i>Section A - Branch Information (Hong Kong office)</i>	June 30, 2017	June 30, 2016
	HKD '000	HKD '000
<i>I. Profit and loss information</i>		
<i>Interest Income</i>	1,208,460	880,459
<i>Interest expense</i>	(886,412)	(616,657)
<i>Net interest income</i>	322,048	263,802
<i>Gains less losses arising from trading in foreign currencies</i>	47,594	77,907
<i>Gains less losses from other trading activities</i>	32,590	(890)
<i>Net fees and commission income</i>	175,923	135,144
<i>Other operating income</i>	256,120	212,161
<i>Total income</i>	578,168	475,963
<i>- Staff expenses</i>	(148,657)	(135,344)
<i>- Rental expenses</i>	(21,912)	(21,897)
<i>- Other expenses</i>		
<i>- Head office administration costs</i>	(33,136)	(39,466)
<i>- others</i>	(82,571)	(66,260)
<i>Total Operating expenses</i>	(286,276)	(262,967)
<i>Operating profit before provisions</i>	291,892	212,996
<i>Impairment (losses and provisions)/releases for impaired loans and receivables</i>	(153,812)	(43,519)
<i>Gains less losses from disposal of property, plant and equipment and investment properties</i>	-	-
<i>Profit before taxation</i>	138,080	169,477
<i>Taxation expense or tax income</i>	(22,412)	(29,374)
<i>Profit after taxation</i>	<u>115,668</u>	<u>140,103</u>

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<i>II. Balance Sheet Data</i>	June 30, 2017	December 31, 2016
	HKD '000	HKD '000
Assets		
i) <i>Cash and balances with banks (except those included in item (iv))</i>	166,073	25,452
ii) <i>Amount due from Exchange Fund</i>	30,037	141,283
iii) <i>Placements with banks maturing between one and twelve months (except those included in item(iv))</i>	13,176	16,905
iv) <i>Amount due from overseas offices of the institution</i>	22,608,693	34,547,920
v) <i>Trade bills</i>	19,531,542	16,031,722
vi) <i>Certificates of deposit held</i>	-	-
vii) <i>Securities held for trading purposes</i>	-	-
viii) <i>Advances and other accounts</i>	60,417,380	50,491,792
ix) <i>Available-for-sale securities</i>	4,746,917	6,221,684
x) <i>Property, plant, equipment and investment properties</i>	10,840	12,837
xi) <i>Total assets</i>	<u>107,524,658</u>	<u>107,489,595</u>
Liabilities		
i) <i>Deposits and balances from banks</i>	11,753,926	20,478,417
ii) <i>Current, fixed, savings and other deposits from customers</i>		
<i>Demand deposits and current accounts</i>	34,333	36,760
<i>Saving accounts</i>	2,663,490	2,914,468
<i>Time, call and notice deposits</i>	3,538,790	9,814,211
iii) <i>Amount due to overseas offices of the institution</i>	80,104,915	69,157,909
iv) <i>Certificates of deposit issued</i>	7,174,905	2,738,435
v) <i>Issued debt securities</i>	-	-
vi) <i>Other accounts</i>	2,254,299	2,349,395
vii) <i>Total liabilities</i>	<u>107,524,658</u>	<u>107,489,595</u>

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	June 30, 2017 HKD '000	December 31, 2016 HKD '000
III. Additional Balance Sheet Information		
i) Advances and other accounts		
- Advances to customers	31,050,157	25,138,680
Impairment allowances for impaired loans		
* Collective	(39,771)	(43,001)
* Individual	(1,025,729)	(856,745)
	<u>29,984,657</u>	<u>24,238,934</u>
- Amount receivable under reverse repos	29,737,782	25,308,407
- Accrued interest and other accounts	694,941	944,451
	<u>60,417,380</u>	<u>50,491,792</u>
ii) Impaired advances		
Gross impaired advances to customers which are individually determined to be impaired	2,700,282	2,693,413
Individually assessed impairment allowances	(1,025,729)	(856,745)
	<u>1,674,553</u>	<u>1,836,668</u>
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	436,028	481,158
Country of the impaired advances to customers which are individually determined to be impaired		
- China	74,457	108,406
- Hong Kong	1,832,292	1,785,957
- Indonesia	143,308	142,377
- India	650,225	656,673
	<u>2,700,282</u>	<u>2,693,413</u>
Gross impaired advances to customers which are individually determined to be impaired as a % of gross advances to customers	8.70%	10.71%

Hong Kong Branch does not have any impaired loans to banks as of 30 Jun 2017 & 31 Dec 2016.

		% 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	19,755	0.06	343,241	1.37
1 year or less but over 6 months	887,496	2.86	197,052	0.78
Over 1 year	1,103,109	3.55	912,747	3.63
	<u>2,010,360</u>	<u>6.47</u>	<u>1,453,040</u>	<u>5.78</u>
Individually assessed impairment allowances against overdue advances to customers	624,529		458,150	
Country of the overdue advances to customers				
- China	74,457		108,406	
- Hong Kong	1,142,370		921,010	
- Indonesia	143,308			
- India	650,225		423,624	
	<u>2,010,360</u>		<u>1,453,040</u>	

Value of Collateral Held against overdue loan and advances
As at June 30, 2017

(in millions HKD)

Current market value of collateral held against the covered portion of overdue loan and advances	436
Covered portion of overdue Loans and advance	436
Uncovered portion of overdue Loans and advance	1,574

As at Dec 31, 2016

(in millions HKD)

Current market value of collateral held against the covered portion of overdue loan and advances	339
Covered portion of overdue Loans and advance	321
Uncovered portion of overdue Loans and advance	1,132

Hong Kong Branch does not have any overdue loans to banks as of 30 Jun 2017 & 31 Dec 2016 .

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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, 2017 HKD '000	% of advances collateral securities	December 31, 2016 HKD '000	% of advances covered by collateral or other securities
Industrial, commercial and financial :				
- Manufacturing	299,111	-	7,314	-
Trade finance	9,624,950	-	9,307,844	-
Loans for use outside Hong Kong	21,126,096	13	15,823,522	17
	<u>31,050,157</u>		<u>25,138,680</u>	

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

Country of domicile

Hong Kong	12,780,724	11,475,245
China	7,811,039	4,829,085

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 2017 & 31 Dec 2016 .
 Hong Kong Branch does not have any rescheduled advances to customers, banks and other assets as of 30 Jun 2017 & 31 Dec 2016 .

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vi) <i>International claims</i>							
As at Jun 30, 2017		Banks	Official sector	Non-bank private sector		Others	(in millions HKD)
				Non-bank financial Institutions	Non-financial private sector		Total
Developed countries		35,218	626	17,651	2,558	-	56,053
of which	- United Kingdom	839	-	14,061	367	-	15,267
	- Netherlands	23,874	-	-	26	-	23,900
Offshore centres		1,718	-	-	13,037	-	14,755
of which	- Hong Kong	197	-	-	11,754	-	11,951
Developing Asia Pacific		15,911	-	-	16,741	-	32,652
of which	- China	15,763	-	-	11,043	-	26,806
As at Dec 31, 2016		Banks	Official sector	Non-bank private sector		Others	(in millions HKD)
				Non-bank financial Institutions	Non-financial private sector		Total
Developed countries		49,144	1,122	12,465	617	-	63,348
of which	- United Kingdom	1,244	-	11,955	429	-	13,628
	- Netherlands	35,768	498	-	68	-	36,334
Offshore centres		727	-	-	12,253	-	12,980
of which	- Hong Kong	152	-	-	10,622	-	10,774
Developing Asia Pacific		12,940	-	1	12,900	-	25,841
of which	- China	12,799	-	1	7,039	-	19,839

*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, 2017			(in millions HKD)
	EUR	USD	CNY	Total
Spot assets	4,692	87,106	5,306	97,104
Spot liabilities	(4,698)	(94,737)	(2,393)	(101,828)
Forward purchase	248	17,392	4,023	21,663
Forward sales	(248)	(9,730)	(6,940)	(16,918)
Net option position	-	-	-	-
Net long (short) position	(6)	31	(4)	21
	December 31, 2016			(in millions HKD)
	EUR	USD	CNY	Total
Spot assets	5,129	82,858	6,940	94,927
Spot liabilities	(5,258)	(87,389)	(3,362)	(96,009)
Forward purchase	1,347	19,943	5,061	26,351
Forward sales	(1,228)	(15,334)	(8,630)	(25,192)
Net option position	-	-	-	-
Net long (short) position	(10)	78	9	77

Foreign exchange exposures are reported if an individual currency constituting 10% or more of the total net structural position in all foreign currencies

viii) Mainland Activities

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, 2017	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	17,023	10,764	27,787
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,465	2,591	5,056
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,455	3,356	4,811
4. Other entities of central government not reported in item 1 above	495	-	495
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	3,832	1,048	4,880
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	25,270	17,759	43,029

Total assets after provision 107,525

On-balance sheet exposures as percentage of total assets 23.50%

As at Dec 31, 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	9,633	20,179	29,812
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,205	3,208	5,413
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,379	5,130	6,509
4. Other entities of central government not reported in item 1 above	202	-	202
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	4,308	1,108	5,416
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	146	-	146
Total	17,873	29,625	47,498

Total assets after provision 107,490

On-balance sheet exposures as percentage of total assets 16.63%

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	June 30, 2017 HKD '000	December 31, 2016 HKD '000
<i>IV. Off-balance sheet exposures</i>		
(i) Contingent liabilities and commitments		
<u>Contractual or notional amounts</u>		
<i>Direct credit substitutes</i>	2,896,758	2,407,513
<i>Transaction-related contingencies</i>	324,101	312,931
<i>Trade-related contingencies</i>	16,518,510	21,264,316
<i>Other commitments</i>	45,973,120	49,332,068
<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>	120,812	1,715,781
(ii) Derivatives		
<u>Notional amounts</u>		
<i>- Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)</i>	24,545,310	31,676,014
<i>- Interest rate derivatives contracts</i>	5,127,252	10,502,798
Aggregate fair values of:	June 30, 2017 HKD '000	December 31, 2016 HKD '000
<i>- Exchange rate contracts (exclude forward foreign Exchange contracts arising from swap deposit arrangements)</i>	81,530	283,246
<i>- Interest rate derivatives contracts</i>	36,441	29,468

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 2017</i>	49.30%
<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, 2017 (in millions EUR)	December 31, 2016 (in millions EUR)
Total Equity	40,314	40,524
Tier 1 ratio	18.1%	17.6%
Total capital ratio	25.5%	25.0%

Rabobank 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, Rabobank applies the Standardised Approach to portfolios with relatively limited exposure and to some smaller portfolios outside the Netherlands that are unsuitable for the advanced IRB approach. Operational risk is measured using an internal model (approved by supervisor) that is based on the Advanced Measurement Approach. For its market risk exposure, 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, 2017 (in millions EUR)	December 31, 2016 (in millions EUR)
Total assets	623,197	662,593
Total liabilities	582,883	622,069
Loans to customers	440,971	452,807
Due to customers	343,180	347,712

	June 30, 2017 (in millions EUR)	June 30, 2016 (in millions EUR)
Pre-tax profit	1,992	1,230 *

* 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 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.

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.

DRC (Data and Reporting Center), 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.

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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 2017

	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>	166,073	-	-	-	-	-	166,073
Amount due from Exchange Fund	30,037	-	-	-	-	-	30,037
<i>Placements with banks maturing between one and twelve months (except those included in item (iv))</i>	-	-	13,176	-	-	-	13,176
<i>Amount due from overseas offices of the institution</i>	6,514,451	10,080,497	5,292,309	97,000	624,436	-	22,608,693
<i>Trade bills purposes</i>	5,140,679	9,365,653	5,025,210	-	-	-	19,531,542
<i>Advances and other accounts</i>	21,928,221	19,610,062	6,403,226	11,015,903	461,317	998,651	60,417,380
<i>Available-for-sale securities</i>	299,962	399,829	2,420,544	1,626,582	-	-	4,746,917
<i>Property, plant, equipment and investment properties</i>	-	-	-	-	-	10,840	10,840
Total assets	34,079,423	39,456,041	19,154,465	12,739,485	1,085,753	1,009,491	107,524,658
Liabilities							
<i>Deposits and balances from banks</i>	6,831,285	4,371,052	454,589	97,000	-	-	11,753,926
<i>Current, fixed, savings and other deposits from customers</i>	5,490,193	383,946	362,474	-	-	-	6,236,613
<i>Amount due to overseas offices of the institution</i>	27,663,435	29,170,092	11,137,112	11,679,087	455,189	-	80,104,915
<i>Certificates of deposit issued</i>	-	2,341,635	4,833,270	-	-	-	7,174,905
<i>Issued debt securities</i>	-	-	-	-	-	-	-
<i>Other accounts</i>	68,274	83,931	1,633,640	35,646	2,670	430,138	2,254,299
Total liabilities	40,053,187	36,350,656	18,421,085	11,811,733	457,859	430,138	107,524,658
Net liquidity gap	(5,973,764)	3,105,385	733,380	927,752	627,894	579,353	-

Analysis of assets and liabilities by remaining maturity as of 31 Dec 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>	25,452	-	-	-	-	-	25,452
Amount due from Exchange Fund	141,283	-	-	-	-	-	141,283
<i>Placements with banks maturing between one and twelve months (except those included in item (iv))</i>	16,905	-	-	-	-	-	16,905
<i>Amount due from overseas offices of the institution</i>	25,091,165	4,694,954	4,005,647	135,774	620,380	-	34,547,920
<i>Trade bills purposes</i>	4,295,378	7,881,931	3,854,413	-	-	-	16,031,722
<i>Advances and other accounts</i>	17,879,013	18,184,910	2,757,752	10,632,720	466,505	570,892	50,491,792
<i>Available-for-sale securities</i>	345,182	1,290,338	3,469,498	1,116,666	-	-	6,221,684
<i>Property, plant, equipment and investment properties</i>	-	-	-	-	-	12,837	12,837
Total assets	47,794,378	32,052,133	14,087,310	11,885,160	1,086,885	583,729	107,489,595
Liabilities							
<i>Deposits and balances from banks</i>	13,991,831	1,602,021	4,787,565	97,000	-	-	20,478,417
<i>Current, fixed, savings and other deposits from customers</i>	11,713,959	692,240	359,240	-	-	-	12,765,439
<i>Amount due to overseas offices of the institution</i>	25,869,092	24,125,562	7,643,540	11,065,331	454,384	-	69,157,909
<i>Certificates of deposit issued</i>	-	2,326,425	412,010	-	-	-	2,738,435
<i>Issued debt securities</i>	-	-	-	-	-	-	-
<i>Other accounts</i>	97,887	129,001	192,224	40,752	2,540	1,886,991	2,349,395
Total liabilities	51,672,769	28,875,249	13,394,579	11,203,083	456,924	1,886,991	107,489,595
Net liquidity gap	(3,878,391)	3,176,884	692,731	682,077	629,961	(1,303,262)	-

Coöperatieve Rabobank U.A. Hong Kong Branch
Financial Disclosure Statement as at 30 Jun 2017

Off balance sheet by remaining maturity as of 30 Jun 2017

	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>	19,288,707	450,662		19,739,369
<i>Loan commitments</i>	6,983,070	-		6,983,070
<i>forward forward deposits placed</i>	120,812	-		120,812
Total	26,392,589	450,662	-	26,843,251

Off balance sheet by remaining maturity as of 31 Dec 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>	23,401,350	460,593	122,817	23,984,760
<i>Loan commitments</i>	13,147,783	387,738	754,271	14,289,792
<i>forward forward deposits placed</i>	1,549,005	166,776	-	1,715,781
Total	38,098,138	1,015,107	877,088	39,990,333