



Rabobank

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

**FINANCIAL DISCLOSURE STATEMENT
財務資料披露報表**

**Half-year ended 30 June 2020
截至2020年6月30日止半年度**

* The Branch prepares this financial disclosure statement as at 30 June 2020 (the Statement) in accordance with the Banking (Disclosure) Rules (Cap. 155 sub-legislation M)

* 本分行根據《銀行業（披露）規則》（第155章附屬法例M）編制截至二零二零年六月三十日止的半年度財務資料披露報表（本報表）

* The Statement is displayed in the banking hall of the Coöperatieve Rabobank U.A. Hong Kong Branch at the following address: □
13/F, One Pacific Place, 88 Queenway, Hong Kong

* 本報表展列於本分行的銀行大堂方便公眾人士查閱。地址如下：
香港金鐘道八十八號太古廣場一座十三樓

* A copy of the Statement, including all disclosure statements related to reporting periods ending on or after 30 June 2013, is readily accessible by the general public on the internet website address below:

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

* 公眾人士可從以下互聯網網站流覽本報表及自二零一三年六月三十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 Hong Kong Monetary Authority

* 本報表副本乙份，已送呈香港金融管理局將備存在紀錄冊內。

Section A - Branch Information (Hong Kong office)
甲部 - 分行資料(只包括香港辦事處)

I. Profit and loss information 一 損益表資料	Half-year ended 30 June 2020	Half-year ended 30 June 2019
	截至二零二零年六月三十日止半年度	截至二零一九年六月三十日止半年度
	HKD '000 (港幣千元)	HKD '000 (港幣千元)
Interest Income 利息收入	1,570,224	2,304,327
Interest expense 利息支出	(1,328,670)	(1,997,629)
Net interest income 淨利息收入	241,554	306,698
Other operating income 其他營運總收入		
-Gains less losses arising from trading in foreign currencies -外匯買賣收益虧損	65,618	31,224
-Gains less losses on securities held for trading purposes -證券交易收益虧損	-	-
-Gains less losses from other trading activities -其他買賣收益虧損	14,537	19,139
-Net fees and commission income -淨收費及佣金收入	79,866	154,711
-Gross fees and commission income -收費及佣金總收入	86,151	172,666
-Gross fees and commission expenses -收費及佣金總開支	(16,285)	(17,955)
-Others -其他收入	-	947
Total income 總收入	401,575	512,719
Operating expenses 營運支出		
- Staff expenses - 僱員開支	(156,347)	(138,285)
- Rental expenses - 租金開支	(18,327)	(22,764)
- Intergroup expenses* - 集團內分行間之開支*	(71,258)	(101,754)
- Net charge for other provisions - 其他準備金支出淨額	(4,754)	(5,262)
- others - 其他	(64,605)	(77,545)
Impairment (losses and provisions)/releases for impaired loans and receivables - 壞帳及呆賬準備金支出淨額	(65,580)	(96,207)
Gains less losses from disposal of property, plant and equipment and investment properties 出售物業、工業裝置及設備以及投資物業的收益減虧損	-	-
Profit before taxation 稅前盈利	20,704	70,902
Tax expense or tax income 稅支出/稅盈利	(3,433)	(2,785)
Profit after taxation 除稅後盈利	17,271	68,117

* Intergroup expenses include head office and regional support costs, and other service charges within the Rabobank Group
* 集團內分行間之開支包括總行及其他區域的支援費用及其他分行的服務開支

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II. Balance Sheet Data 二 資產負債表資料		30 June 2020	31 December 2019
		二零二零年六月三十日	二零一九年十二月三十一日
		HKD '000 (港幣千元)	HKD '000 (港幣千元)
Assets	Note		
資產	注釋		
i) Cash and balances with banks (except those included in amount due from overseas offices of the institution) 現金及存放銀行同業的結餘(不包括計入存放於機構海外辦事處的金額)		73,102	38,120
ii) Amount due from Exchange Fund 存放於外匯基金的金額		200,156	166,017
iii) Placements with banks maturing between one and twelve months (except those included in amount due from overseas offices of the institution) 存放於銀行,並於1至12個月內到期的存款 (不包括計入存放於機構海外辦事處的金額)		-	-
iv) Amount due from overseas offices of the institution 存放於機構海外辦事處的金額		14,493,477	15,636,777
v) Trade bills 貿易票據	(Section A III. i) (甲部 III. i)	13,785,506	15,040,101
vi) Certificates of deposit held 持有的存款證		-	-
vii) Securities held for trading purposes 持有供交易用途的證券		-	-
viii) Loans and receivables 貸款及應收款項	(Section A III. ii) (甲部 III. ii)	60,018,904	54,588,857
ix) Investment securities 證券		3,021,550	2,977,183
Other investments		-	-
x) 其他投資		-	-
xi) Property, plant, equipment and investment properties 物業,工業裝置及設備以及投資物業		263,707	284,008
xii) Total assets 總資產		91,856,402	88,731,063
Liabilities			
負債			
i) Deposits and balances from banks and other financial institutions 銀行同業及其他財務機構的存款及結餘		6,497,199	2,134,290
ii) Amount due to Exchange Fund 結欠於外匯基金的金額		7,750,200	3,078,660
iii) Deposits from customers 客戶的存款	(Section A III. v) (甲部 III. v)	12,793,066	6,979,983
iv) Amount due to overseas offices of the institution 結欠機構海外辦事處的金額		61,522,758	73,117,413
v) Certificates of deposit issued 已發行的存款證		-	-
vi) Issued debt securities 已發行的債務證券		-	-
vii) Other Liabilities 其他負債		3,293,179	3,420,717
viii) Provisions (other) 準備金(其他)		-	-
ix) Total liabilities 總負債		91,856,402	88,731,063

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	30 June 2020 二零二零年六月三十日	31 December 2019 二零一九年十二月三十一日
	HKD '000 (港幣千元)	HKD '000 (港幣千元)
III. Additional Balance Sheet Information		
三. 其他資產負債表資料		
<i>i) Trade bills</i> 貿易票據		
Gross Trade Bills 貿易票據總額	13,794,819	15,043,199
Provision for impaired trade bills 貿易票據的減值準備		
* Collective * 一般準備金	(9,313)	(3,098)
* Specific * 特別準備金	-	-
	<u>13,785,506</u>	<u>15,040,101</u>
<i>ii) Loans and receivables</i> 貸款及應收款項		
- Loans & Advances to customers 客戶貸款	30,564,300	28,624,596
Provision for impaired loans & Advances to customers 客戶貸款的減值準備		
* Collective * 一般準備金	(60,202)	(19,113)
* Specific * 特別準備金	(219,817)	(669,004)
	<u>30,284,281</u>	<u>27,936,479</u>
- Loans & Advances to banks 銀行貸款	-	-
Provision for impaired Loans & Advances to banks 銀行貸款的減值準備		
* Collective * 一般準備金	-	-
* Specific * 特別準備金	-	-
	<u>-</u>	<u>-</u>
- Amount receivable under reverse repos 逆向回購交易的應收款項	28,805,804	25,503,322
Provision for impaired Amount receivable under reverse repos 逆向回購交易的應收款項的減值準備		
* Collective * 一般準備金	-	-
* Specific * 特別準備金	-	-
	<u>28,805,804</u>	<u>25,503,322</u>
- Accrued interest and other accounts 應計利息及其他賬目	954,848	1,212,104
Provision for impaired accrued interest and other accounts 應計利息及其他賬目的減值準備		
* Collective * 一般準備金	(1,780)	(8,928)
* Specific * 特別準備金	(24,249)	(54,120)
	<u>928,819</u>	<u>1,149,056</u>
	<u>60,018,904</u>	<u>54,588,857</u>
<i>iii) Impaired advances</i> 減值貸款		
Gross impaired advances to customers which are individually determined to be impaired 客戶減值貸款總額	656,749	951,440
Individually assessed impairment allowances 特別準備金	(219,817)	(669,004)
	<u>436,932</u>	<u>282,436</u>
Gross impaired acceptance payable by customer which are individually determined to be impaired 客戶貿易票據減值貸款總額	-	-
Individually assessed impairment allowances 特別準備金	-	-
	<u>-</u>	<u>-</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 客戶減值貸款的抵押品現時市值	394,821	258,970
Impaired advances to customers and acceptance payable by customer which are individually determined to be impaired by country 客戶減值貸款及貿易票據之所在地區		
- China - 中國	-	179,732
- Hong Kong - 香港	75,392	157,314
- Indonesia - 印尼	-	178,222
- India - 印度	581,356	436,172
	<u>656,748</u>	<u>951,440</u>
Gross impaired advances to customers which are individually determined to be impaired as a % of gross advances to customers 客戶減值貸款總額佔客戶貸款總額百分比	2.15%	3.32%

Hong Kong Branch does not have any impaired loans to banks as of 30 June 2020 & 31 December 2019.
於二零二零年六月三十日及二零一九年十二月三十一日, 本分行並沒有給予銀行之減值貸款。

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	30 June 2020 二零二零年六月三十日		31 December 2019 二零一九年十二月三十一日	
	HKD '000 (港幣千元)	% of total advances to customers 佔客戶貸款總額之 百分比	HKD '000 (港幣千元)	% of total advances to customers 佔客戶貸款總額之 百分比
iv) Overdue advances				
逾期貸款				
Gross advances to customers which have been overdue for 逾期達下列期間的客戶貸款總額:				
3 months or less but over 1 month 三個月以上至一個月內	446,721	1.46	194,665	0.68
6 months or less but over 3 months 三個月以上至六個月內	-	-	185,839	0.65
1 year or less but over 6 months 六個月以上至一年內	401,985	1.32	22,054	0.08
Over 1 year 一年以上	254,763	0.83	817,523	2.86
	<u>1,103,469</u>	<u>3.61</u>	<u>1,220,081</u>	<u>4.27</u>

Specific provision against overdue advances to customers
客戶逾期貸款個別評估的減值準備

219,817 669,004

Overdue advances to customers by country
客戶逾期貸款之所在地區

- China - 中國	116,745		179,732	
- Hong Kong - 香港	300,741		157,314	
- Indonesia - 印尼	-		178,222	
- India - 印度	685,983		704,813	
	<u>1,103,469</u>		<u>1,220,081</u>	

Value of Collateral Held against overdue loan and advances
逾期貸款所持抵押品的價值

As at 30 June 2020
截至二零二零年六月三十日

(in millions HKD)
(佰萬港元)

Current market value of collateral held against the covered portion of overdue loan and advances 逾期貸款所持抵押品的現時市價	616
Covered portion of overdue Loans and advance 有抵押部分逾期貸款	616
Uncovered portion of overdue Loans and advance 沒有抵押部分逾期貸款	487

As at 31 December 2019
截至二零一九年十二月三十一日

(in millions HKD)
(佰萬港元)

Current market value of collateral held against the covered portion of overdue loan and advances 逾期貸款所持抵押品的現時市價	528
Covered portion of overdue Loans and advance 有抵押部分逾期貸款	528
Uncovered portion of overdue Loans and advance 沒有抵押部分逾期貸款	692

Hong Kong Branch does not have any overdue loans to banks, overdue trade bills and overdue amount receivable under reverse repos as of 30 June 2020 & 31 December 2019.
於二零二零年六月三十日及二零一九年十二月三十一日，本分行並沒有給予銀行之逾期貸款，沒有逾期貿易票據及沒有逾期逆向回購交易的應收款項。

v) Deposits from customers
客戶的存款

Demand deposits and current accounts 活期存款及往來帳戶	129,190	83,291
Saving accounts 儲蓄存款	2,719,501	1,766,252
Time, call and notice deposits 定期存款及通知存款	9,944,375	5,130,440
	<u>12,793,066</u>	<u>6,979,983</u>

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- v) *Analysis of gross amount of advances to customers classified into the following industry categories:*
客戶貸款按照下列行業類別總分:

	30 June 2020	% of advances covered by collateral or other securities	31 December 2019	% of advances covered by collateral or other securities
Loans for use in Hong Kong 在香港使用的貸款	二零二零年六月三十日	以抵押品或其他證券作抵押的貸款所佔之百分比	二零一九年十二月三十一日	以抵押品或其他證券作抵押的貸款所佔之百分比
	HKD '000 (港幣千元)		HKD '000 (港幣千元)	
Industrial, commercial and financial: 工業、商業和金融:				
- Manufacturing - 製造業	2,885,399	9	2,904,204	12
Trade finance 貿易融資	8,637,158	-	4,185,607	1
Loans for use outside Hong Kong 在香港以外使用的貸款	19,041,743	8	21,534,785	8
	<u>30,564,300</u>		<u>28,624,596</u>	

Exposures to a country exceeding 10% of the aggregate gross amount of advances to customers
The basis of the classification including the fact that transfer of risk has been taken account of.
經顧及風險轉移後的因素，超於貸款總額百分之十的個別國家或地區客戶貸款:

Country of domicile
客戶地區

Hong Kong 香港	10,968,561	9,392,860
China 中國	11,413,866	9,757,874

- vii) *Reposessed and Rescheduled Assets*
收回資產及重組資產

Hong Kong Branch does not have any reposessed assets as of 30 June 2020 & 31 December 2019.

於二零二零年六月三十日 & 二零一九年十二月三十一日，本分行並沒有任何收回資產。

Hong Kong Branch does not have any rescheduled advances to customers, banks and of other assets as of 30 June 2020 & 31 December 2019.

於二零二零年六月三十日 & 二零一九年十二月三十一日，本分行並沒有任何給予客戶、銀行之重組貸款及其他重組資產。

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viii) International claims 國際債權	(in millions HKD) (佰萬港元)						
	As at 30 June 2020 截至二零二零年六月三十日	Banks 銀行	Official sector 官方機構	Non-bank private sector 非銀行私人機構		Others 其他	Total 總額
				Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構		
Developed countries 發達國家		25,858	-	16,963	1,390	-	44,211
of which - United Kingdom 其中之 - 英國		1,863	-	3,829	455	-	6,147
- France - 法國		8,043	-	5,734	141	-	13,918
- Netherlands - 荷蘭		15,938	-	-	-	-	15,938
Offshore centres 離岸中心		869	-	-	14,136	-	15,005
of which - Hong Kong 其中 - 香港		94	-	-	11,488	-	11,582
Developing Asia Pacific 發展中的亞太區		11,146	-	-	17,827	-	28,973
of which - China 其中 - 中國		11,068	-	-	13,296	-	24,364
							(in millions HKD) (佰萬港元)
As at 31 December 2019 截至二零一九年十二月三十一日		Banks 銀行	Official sector 官方機構	Non-bank private sector 非銀行私人機構		Others 其他	Total 總額
Developed countries		29,312	-	13,035	1,054	-	43,401
of which - United Kingdom 其中之 - 英國		6,551	-	3,584	666	-	10,801
- France - 法國		5,059	-	1,599	236	-	6,894
- Netherlands - 荷蘭		17,160	-	-	-	-	17,160
Offshore centres 離岸中心		366	-	-	13,796	-	14,162
of which - Hong Kong 其中 - 香港		145	-	-	11,058	-	11,203
Developing Asia Pacific 發展中的亞太區		10,138	-	-	17,133	-	27,271
of which - China 其中 - 中國		10,116	-	-	12,281	-	22,397

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

Claims on individual countries or geographical segment, after risk transfer, amounting to 10% or more of the aggregate international claims are reported.

以上分析乃參照有關香港金融管理局之國際銀行業統計表的披露指示而編製。國際債權代表對交易對手的資產負債表內的風險承擔，按交易對手所在地並已屬及風險轉移因素，其總和包括所有貨幣之跨國債權及本地之外幣債權。本分行在個別國家或地域分部並已計及風險轉移後的債權佔國際債權總額百分之十或以上的均已顯示。

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ix) 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 - MA(BS)6". Hong Kong Branch has no foreign currency structural positions.

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報表[持有外匯情況申報表]內的定義界定。本分行並沒有結構性外匯倉盤。

As at 30 June 2020
截至二零二零年六月三十日

	(in millions HKD) (佰萬港元)		
	EUR 歐元	USD 美元	Total 總額
Spot assets 現貨資產	24,635	57,425	82,060
Spot liabilities 現貨負債	(14,512)	(70,682)	(85,194)
Forward purchase 遠期買入	3,972	26,729	30,701
Forward sales 遠期賣出	(14,097)	(13,438)	(27,535)
Net option position 期權淨額	-	-	-
Net long (short) position 長(短)淨持額	(2)	34	32

As at 31 December 2019
截至二零一九年十二月三十一日

	(in millions HKD) (佰萬港元)		
	EUR 歐元	USD 美元	Total 總額
Spot assets 現貨資產	25,051	54,688	79,739
Spot liabilities 現貨負債	(24,536)	(53,386)	(77,922)
Forward purchase 遠期買入	4,756	20,616	25,372
Forward sales 遠期賣出	(5,302)	(21,853)	(27,155)
Net option position 期權淨額	-	-	-
Net long (short) position 長(短)淨持額	(31)	65	34

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. 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百分之十或以上,其倉盤淨額便予以披露。

All options positions, if any, were hedged with Head office in Utrecht. Therefore, there was no net options position for the reporting periods. The delta-weighted position of all options contracts was for that reason reported as zero.

所有期權交易都與烏得勒支總部進行了對沖。因此,報告期內沒有淨期權頭寸。基於相同原因期權倉盤淨額的得爾塔加權持倉為零。

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x) **Mainland Activities**
對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 summarized as follows:
非銀行業之交易對手乃按照金管局報表「內地業務報表」內的定義界定，有關非銀行的內地風險如下：

As at 30 June 2020 截至二零二零年六月三十日	On-balance sheet exposures 資產負債表內 的風險額 (in millions HKD) (佰萬港元)	Off-balance sheet exposures 資產負債表外 的風險額 (in millions HKD) (佰萬港元)	Total exposures 總風險額 (in millions HKD) (佰萬港元)
1. Central government, central government-owned entities and their subsidiaries and JVs 1. 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	14,061	3,781	17,842
2. Local governments, local government-owned entities and their subsidiaries and JVs 2. 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	1,907	2,867	4,774
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 3. 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	6,102	5,805	11,907
4. Other entities of central government not reported in item 1 above 4. 並無於上述第(1)項內報告的中央政府之其他機構	1,680	432	2,112
5. Other entities of local governments not reported in item 2 above 5. 並無於上述第(2)項內報告的地方政府之其他機構	-	141	141
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 6. 居住中國境外的中國公民或於境外註冊成立之其他機構，其於中國內地使用之信貸	1,985	376	2,361
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 7. 其他被視為內地非銀行客戶之風險	1,561	942	2,503
Total 總額	27,296	14,344	41,640
Total assets after provision 扣除撥備後總資產值	91,856		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險額佔總資產的比例	29.72%		

As at 31 December 2019 截至二零一九年十二月三十一日	On-balance sheet exposures 資產負債表內 的風險額 (in millions HKD) (佰萬港元)	Off-balance sheet exposures 資產負債表外 的風險額 (in millions HKD) (佰萬港元)	Total exposures 總風險額 (in millions HKD) (佰萬港元)
1. Central government, central government-owned entities and their subsidiaries and JVs 1. 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	9,746	7,721	17,467
2. Local governments, local government-owned entities and their subsidiaries and JVs 2. 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	2,211	3,689	5,900
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 3. 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	5,999	4,465	10,464
4. Other entities of central government not reported in item 1 above 4. 並無於上述第(1)項內報告的中央政府之其他機構	3,076	184	3,260
5. Other entities of local governments not reported in item 2 above 5. 並無於上述第(2)項內報告的地方政府之其他機構	205	4	209
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 6. 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	2,009	564	2,573
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 7. 其他被視為內地非銀行客戶之風險	1,752	763	2,515
Total 總額	24,998	17,390	42,388
Total assets after provision 扣除撥備後總資產值	88,731		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險額佔總資產的比例	28.17%		

Section A - Branch Information (Hong Kong office)
甲部 - 分行資料(只包括香港辦事處)

	30 June 2020 二零二零年六月三十日 HKD '000 (港幣千元)	31 December 2019 二零一九年十二月三十一日 HKD '000 (港幣千元)
IV. Off-balance sheet exposures		
四 資產負債表外項目		
(i) Contingent liabilities and commitments 或然負債及承擔		
<u>Contractual or notional amounts</u> 合約或名義金額		
<i>Direct credit substitutes</i> 直接信貸替代項目	2,174,177	2,448,527
<i>Transaction-related contingencies</i> 與交易有關的或然項目	32,001	37,138
<i>Trade-related contingencies</i> 與貿易有關的或然項目	14,397,704	17,428,507
<i>Note issuance and revolving underwriting facilities</i> 票據發行及循環式包銷安排	-	-
<i>Other commitments</i> 其他承擔	39,043,133	43,042,062
<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> 其他(包括遠期資產購買、未繳足股份及證券的尚欠數額、遠期有期存款/貸款、具有追索權的資產銷售或其他交易)	-	974,439
(ii) Derivatives 衍生工具		
<u>Notional amounts</u> 名義金額		
- <i>Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)</i> - 匯率合約(不包括因掉期存款安排所產生的遠期外匯合約)	52,347,222	52,749,241
- <i>Interest rate derivatives contracts (not including forward forward deposit taken)</i> - 利率合約(不包括遠期有期貸款)	14,579,962	12,573,340
Aggregate fair values of: 公允價值總額:		
- <i>Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)</i> - 匯率合約(不包括因掉期存款安排所產生的遠期外匯合約)	HKD '000 336,363	HKD '000 370,945
- <i>Interest rate derivatives contracts (not including forward forward deposit taken)</i> - 利率合約(不包括遠期有期貸款)	70,439	28,874
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 公允價值指重置所有按市價計算差額時附有正數值的成本，有關數額並無計及任何入雙邊淨額結算安排的影響。		
V. Liquidity Information		
五 流動資產		
	<u>2020 Q2</u> <u>2020年第二季度</u>	<u>2019 Q2</u> <u>2019年第二季度</u>
<i>The average Liquidity Maintenance Ratio (LMR)</i> 平均流動性維持比率	45.82%	47.75%
	<u>2020 Q2</u> <u>2020年第二季度</u>	<u>2019 Q2</u> <u>2019年第二季度</u>
<i>The average Core Funding Ratio (CFR)</i> 平均核心資金比率	121.24%	125.73%

Section B - Bank Information (consolidated basis)
乙部 銀行資料(綜合數字)

I. Capital and capital adequacy
一) 資本及資本充足比率

	30 June 2020 二零二零年六月三十日 (in millions EUR) (佰萬歐元)	31 December 2019 二零一九年十二月三十一日 (in millions EUR) (佰萬歐元)
Total shareholder's funds (reserves and retained earnings) 總股東資金(儲備及留存收益)	28,058	28,157
Total Equity 總權益	39,749	41,347
Tier 1 ratio 一級資本比率	18.4%	18.8%
Total capital ratio 總資本充足比率	24.3%	25.2%

Rabobank calculates the regulatory capital for credit risk for almost the entire loan portfolio using the advanced Internal Rating Based (IRB) approach approved by their supervisory authority. In consultation with ECB, 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 ECB) that is based on the Advanced Measurement Approach. For its market risk exposure, Rabobank has obtained permission from ECB to calculate the general and specific position risk using its own internal Value at Risk (VaR) models, based on the Capital Requirements Regulation.

荷蘭合作銀行集團按審慎監管人所批准的先進內部評級方法就實質上其全部貸款組合計算信貸風險的監管資本。經諮詢歐洲中央銀行後，就相對有限風險的組合及對部分較小型外圍投資組合而言，高級內部評級方法不適用。營運風險則使用歐洲中央銀行所批准的內部模式按高級計算方法計量。就市場風險而言，荷蘭合作銀行已取得歐洲中央銀行的批准以使用其本身的內部風險價值模式按所批准的內部模式計算根據一般及個別資本規定規例。

II. Other financial information

二) 其他財務資料

The consolidated financial positions of the Group are as follows:
本集團之財務綜合數字如下：

	30 June 2020 二零二零年六月三十日 (in millions EUR) (佰萬歐元)	31 December 2019 二零一九年十二月三十一日 (in millions EUR) (佰萬歐元)
Total assets 資產總額	620,117	590,598
Total liabilities 負債總額	580,368	549,251
Loans to customers 客戶貸款及放款總計	444,301	440,507
Total customer deposits 客戶存款總計	381,521	342,536

	30 June 2020 二零二零年六月三十日 (in millions EUR) (佰萬歐元)	30 June 2019 二零一九年六月三十日 (in millions EUR) (佰萬歐元)
Pre-tax profit 除稅前利潤	367	1,609

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The table(s) below analyses the Branch's on and off balance sheet items by remaining contractual maturity largely based on the assumptions and valuations stated in the completion instructions in Part 4 of the Return of Liquidity Monitoring Tools - MA(BS)23.

本銀行大致根據流動資產監控報表-MA(BS)23適用於第四部分中的假設及價值評估，以報告期末至合約結束之剩餘到期日數分類，分析各表內及表外之資產及負債。

(i) On balance sheet assets and liabilities by remaining maturity as of 30 June 2020

(i) 截至二零二零年六月三十日的表內資產及負債按剩餘到期日分析

	1 month or less 一個月或以內	Over 1 month to 3 months 一個以上至 三個月	Over 3 months to 1 year 三個月以上至 一年	Over 1 year to 5 years 一年以上至五 年	Over 5 years 五年以上	Undated or overdue 不確定日期或 逾期	Total 合計
Assets 資產	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元
Cash and balances with banks 現金及存放銀行同業的結餘	73,102	-	-	-	-	-	73,102
Amount due from Exchange Fund 存放於外匯基金的金額	200,156	-	-	-	-	-	200,156
Placements with banks maturing between one and twelve months 存放於銀行，並於一年內到期的存款	-	-	-	-	-	-	-
Amount due from overseas offices of the institution 存放於機構海外辦事處的金額	10,189,382	4,241,021	63,081	-	-	-	14,493,484
Trade bills 貿易票據	4,131,388	7,777,118	1,877,000	-	-	-	13,785,506
Securities held for dealing purposes 以公平價值誌入損益賬的證券	-	-	-	-	-	-	-
Advances and other accounts 貸款及其他賬目	32,547,009	9,104,506	7,752,959	9,331,473	86,329	1,196,628	60,018,904
Available-for-sale securities 可供銷售證券	3,021,550	-	-	-	-	-	3,021,550
Property, plant, equipment and investment properties 物業、工業裝置及設備以及投資物業	-	-	-	-	-	263,707	263,707
Total assets 總資產	50,162,587	21,122,645	9,693,040	9,331,473	86,329	1,460,335	91,856,409
Liabilities 負債							
Deposits and balances from banks 銀行同業的存款及結餘	6,497,199	-	-	-	-	-	6,497,199
Amount due to Exchange Fund 結欠於外匯基金的金額	7,750,200	-	-	-	-	-	7,750,200
Current, fixed, savings and other deposits from customers 客戶的往來、定期、儲蓄及其他存款	11,993,705	799,361	-	-	-	-	12,793,066
Amount due to overseas offices of the institution 結欠機構海外辦事處的金額	23,407,259	16,894,345	11,494,139	9,695,122	31,893	0	61,522,758
Certificates of deposit issued 已發行的存款證	-	-	-	-	-	-	-
Issued debt securities 已發行的債務證券	48,515	203,699	59,054	-	-	-	311,268
Other Liabilities 其他負債	501,238	21,273	1,473,403	23,154	406	962,437	2,981,911
Total liabilities 總負債	50,198,116	17,918,678	13,026,596	9,718,276	32,299	962,437	91,856,402
Net liquidity gap 淨流動性差距	(35,529)	3,203,967	(3,333,556)	(386,803)	54,030	497,898	7

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On balance sheet assets and liabilities by remaining maturity as of 31 December 2019

截至二零一九年十二月三十一日的表內資產及負債按剩餘到期日分析

	1 month or less 一個月或以內	Over 1 month to 3 months 一個月以上至 三個月	Over 3 months to 1 year 三個月以上至 一年	Over 1 year to 5 years 一年以上至五 年	Over 5 years 五年以上	Undated or overdue 不確定日期或 逾期	Total 合計
	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元
Assets 資產							
Cash and balances with banks 現金及存放銀行同業的結餘	38,127	-	-	-	-	-	38,127
Amount due from Exchange Fund 存放於外匯基金的金額	166,017	-	-	-	-	-	166,017
Placements with banks maturing between one and twelve months 存放於銀行·並於一年內到期的存款	-	-	-	-	-	-	-
Amount due from overseas offices of the institution 存放於機構海外辦事處的金額	11,389,130	3,407,517	448,933	391,197	-	-	15,636,777
Trade bills 貿易票據	4,713,959	6,123,584	4,075,952	126,606	-	-	15,040,101
Securities held for dealing purposes 以公平價值誌入損益賬的證券	-	-	-	-	-	-	-
Advances and other accounts 貸款及其他賬目	29,712,563	5,200,988	8,974,971	9,292,827	56,207	1,351,294	54,588,850
Available-for-sale securities 可供銷售證券	2,977,183	-	-	-	-	-	2,977,183
Property, plant, equipment and investment properties 物業、工業裝置及設備以及投資物業	-	-	-	-	-	284,008	284,008
Total assets 總資產	48,996,979	14,732,089	13,499,856	9,810,630	56,207	1,635,302	88,731,063
Liabilities 負債							
Deposits and balances from banks 銀行同業的存款及結餘	2,134,290	-	-	-	-	-	2,134,290
Amount due to Exchange Fund 結欠於外匯基金的金額	3,078,660	-	-	-	-	-	3,078,660
Current, fixed, savings and other deposits from customers 客戶的往來·定期·儲蓄及其他存款	5,941,185	1,038,798	-	-	-	-	6,979,983
Amount due to overseas offices of the institution 結欠機構海外辦事處的金額	31,756,786	16,773,949	14,881,122	9,627,945	77,611	-	73,117,413
Certificates of deposit issued 已發行的存款證	-	-	-	-	-	-	-
Issued debt securities 已發行的債務證券	138,758	252,965	-	-	-	-	391,723
Other Liabilities 其他負債	490,172	26,554	1,469,138	22,432	2,732	1,017,966	3,028,994
Total liabilities 總負債	43,539,851	18,092,266	16,350,260	9,650,377	80,343	1,017,966	88,731,063
Net liquidity gap 淨流動性差距	5,457,128	(3,360,177)	(2,850,404)	160,253	(24,136)	617,336	-

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Off balance sheet by remaining maturity as of 30 June 2020

截至二零二零年六月三十日的表外資產及負債按剩餘到期日分析

	No later than 1 year 一年或以內 HKD'000 港幣千元	Over 1 year to 5 years 一年以上至五年 HKD'000 港幣千元	Over 5 years 五年以上 HKD'000 港幣千元	Total 合計 HKD'000 港幣千元
Guarantees, acceptances and other financial facilities 擔保、承兌及其他金融承諾	16,218,169	22,794	362,918	16,603,881
Loan commitments 貸款承擔	-	214,681	905,232	1,119,913
Forward forward deposits placed 遠期有期存款	-	-	-	-
Total 合計	16,218,169	237,475	1,268,150	17,723,794

Off balance sheet by remaining maturity as of 31 December 2019

截至二零一九年十二月三十一日的表外資產及負債按剩餘到期日分析

	No later than 1 year 一年或以內 HKD'000 港幣千元	Over 1 year to 5 years 一年以上至五年 HKD'000 港幣千元	Over 5 years 五年以上 HKD'000 港幣千元	Total 合計 HKD'000 港幣千元
Guarantees, acceptances and other financial facilities 擔保、承兌及其他金融承諾	19,311,259	26,504	576,409	19,914,172
Loan commitments 貸款承擔	57,023	275,749	134,864	467,636
Forward forward deposits placed 遠期有期存款	974,439	-	-	974,439
Total 合計	20,342,721	302,253	711,273	21,356,247