



Rabobank

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

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

Interim Financial Disclosure Statement
中期財務資料披露報表

For the half year ended 30 June 2021
截至 2021 年 6 月 30 日止半年度

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 half year ended 30 June 2021 (the “Statement”) in accordance with the Banking (Disclosure) Rules.

本分行根據《銀行業（披露）規則》編制截至 2021 年 6 月 30 日止半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	Half year ended 30 June 2021 截至 2021 年 6 月 30 日止半年度	Half year ended 30 June 2020 截至 2020 年 6 月 30 日止半年度
	附註		
Interest income 利息收入		858,353	1,570,224
Interest expense 利息支出		(614,250)	(1,328,670)
Net interest income 淨利息收入		244,103	241,554
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		79,257	65,618
Gains less losses from other trading activities 其他買賣收益減虧損		(1,020)	14,537
Net fee and commission income 服務費及佣金收入淨額	1	112,196	79,866
Total operating income 總營運收入		434,536	401,575
Total operating expenses 總營運支出	2	(345,596)	(315,291)
Operating profit before impairment allowances 減值前的經營溢利		88,940	86,284
Net releases/(charges) for impairments on loans and advances 貸款減值準備淨回撥/(撥備)		20,867	(65,580)
Profit before taxation 稅前溢利		109,807	20,704
Tax expense 稅項支出		(17,283)	(3,433)
Profit after taxation 除稅後溢利		92,524	17,271

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 30 June 2021 於 2021 年 6 月 30 日	At 31 December 2020 於 2020 年 12 月 31 日
Assets			
資產			
Cash and balances with banks 現金及存放銀行同業結餘		41,430	24,672
Amount due from Exchange Fund 存放於外匯基金款項		585,064	26,386
Placements with banks maturing between one and twelve months 存放於銀行，並於 1 至 12 個月內到期的存款		-	10,558
Amount due from overseas offices of the institution 存放於機構海外辦事處款項		23,334,354	16,685,920
Trade bills 貿易票據	3	14,149,243	16,096,875
Loans and advances to customers 客戶貸款及放款	4	43,107,281	37,147,883
Loans and advances to banks 銀行貸款及放款	6	16,886,723	6,456,587
Accrued interest and other accounts 應計利息及其他帳目		1,010,482	1,480,994
Investment securities 投資性證券		2,957,017	3,016,719
Property, plant and equipment 樓宇、機器及設備		231,747	243,848
Total assets 總資產		102,303,341	81,190,442
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		7,735,290	5,116,188
Amount due to Exchange Fund 結欠於外匯基金款項		6,988,230	1,666,637
Deposits from customers 客戶存款	7	15,240,263	8,013,306
Amount due to overseas offices of the institution 結欠於機構海外辦事處款項		68,714,616	63,214,789
Other liabilities 其他負債		3,624,942	3,179,522
Total liabilities 總負債		102,303,341	81,190,442

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料 (未經審核)

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

(以港幣千元位列示，另註除外)

1. Net Fee and Commission Income

服務費及佣金收入淨額

	Half year ended 30 June 2021 截至 2021 年 6 月 30 日止半年度	Half year ended 30 June 2020 截至 2020 年 6 月 30 日止半年度
Fee and commission income 服務費及佣金收入	132,284	96,151
Fee and commission expenses 服務費及佣金開支	(20,088)	(16,285)
	<u>112,196</u>	<u>79,866</u>

2. Total Operating Expenses

總營運支出

	Half year ended 30 June 2021 截至 2021 年 6 月 30 日止半年度	Half year ended 30 June 2020 截至 2020 年 6 月 30 日止半年度
Staff expenses 僱員開支	147,824	156,347
Rental expenses 租金開支	15,695	18,327
Net intergroup expenses 集團內部淨開支	142,519	107,858
Net charge for other provisions 其他減值準備淨撥備	17,804	4,754
Others 其他	21,754	28,005
	<u>345,596</u>	<u>315,291</u>

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

集團內部淨開支包括集團總部的支援費用及集團內部的淨服務費用。

Coöperatieve Rabobank U.A., Hong Kong Branch**荷蘭合作銀行香港分行****Supplementary Financial Information (Unaudited)****補充財務資料 (未經審核)***(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***3. Trade bills****貿易票據**

	At 30 June 2021 於 2021 年 6 月 30 日	At 31 December 2020 於 2020 年 12 月 31 日
Gross trade bills 貿易票據總額	14,150,453	16,098,043
Collective impairment allowances 整體減值準備	(1,210)	(1,168)
Individual impairment allowances 個別減值準備	-	-
	14,149,243	16,096,875

As at 30 June 2021 and 31 December 2020, there were no impaired and no overdue trade bills.

於 2021 年 6 月 30 日及 2020 年 12 月 31 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 30 June 2021</u> 於 2021 年 6 月 30 日					
Advances to customers 客戶貸款	4(a), 4(b), 4(c) & 5	27,158,294	(33,312)	(409,640)	26,715,342
Amount receivables under reverse repos to customers 逆向回購交易的客戶應收款項		16,391,939	-	-	16,391,939
		43,550,233	(33,312)	(409,640)	43,107,281
<u>At 31 December 2020</u> 於 2020 年 12 月 31 日					
Advances to customers 客戶貸款	4(a), 4(b), 4(c) & 5	21,053,590	(31,660)	(397,408)	20,624,522
Amount receivables under reverse repos to customers 逆向回購交易的客戶應收款項		16,523,361	-	-	16,523,361
		37,576,951	(31,660)	(397,408)	37,147,883

As at 30 June 2021 and 31 December 2020, there were no impaired, no overdue and no rescheduled amount receivables under reverse repos to customers.

於 2021 年 6 月 30 日及 2020 年 12 月 31 日並無已減值、沒有逾期及無經重組的逆向回購交易的客戶應收款項。

Coöperatieve Rabobank U.A., Hong Kong Branch**荷蘭合作銀行香港分行****Supplementary Financial Information (Unaudited)****補充財務資料 (未經審核)***(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***4. Loans and Advances to Customers (continued)****客戶貸款 (續)****(a) Impaired Advances to Customers****已減值客戶貸款**

	At 30 June 2021	At 31 December 2020
	於 2021 年 6 月 30 日	於 2020 年 12 月 31 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	1,091,509	1,077,556
Individual impairment allowances 個別減值準備	(409,640)	(397,408)
	<u>681,869</u>	<u>680,148</u>
Gross impaired advances to customers which are individually determined to be impaired as a percentage of gross advances to customers 按個別方式評估減值的已減值客戶貸款總額佔客戶貸款總額百分比	4.02%	5.12%
Impaired advances to customers which are individually determined to be impaired by geographical locations 按個別方式評估減值的已減值客戶貸款之所在地區		
– India 印度	610,652	605,201
– Hong Kong 香港	280,683	272,355
– China 中國	200,174	200,000
	<u>1,091,509</u>	<u>1,077,556</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>479,842</u>	<u>489,496</u>

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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)

4. Loans and Advances to Customers (continued)

客戶貸款 (續)

(c) Rescheduled Advances to Customers

經重組客戶貸款

As at 30 June 2021 and 31 December 2020, there were no rescheduled advances to customers.

於 2021 年 6 月 30 日及 2020 年 12 月 31 日並無經重組客戶貸款。

(d) Repossessed Assets

收回資產

As at 30 June 2021 and 31 December 2020, there were no repossessed assets.

於 2021 年 6 月 30 日及 2020 年 12 月 31 日並無收回資產。

5. Analysis of Advances to Customers

客戶貸款分類

(a) Analysis by Usage

按用途分類

	At 30 June 2021		At 31 December 2020	
	於 2021 年 6 月 30 日		於 2020 年 12 月 31 日	
	Gross advances to customers	% of gross advances covered by collateral 有抵押	Gross advances to customers	% of gross advances covered by collateral 有抵押
	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	4,917,478	-	2,193,759	-
– Wholesale and retail trade 批發及零售貿易	155,294	-	-	-
	<u>5,072,772</u>	<u>-</u>	<u>2,193,759</u>	<u>-</u>
Trade finance 貿易融資	2,822,258	-	1,027,367	-
Advances for use outside Hong Kong 在香港以外使用的貸款	19,263,264	8	17,832,464	9
	<u>27,158,294</u>	<u>8</u>	<u>21,053,590</u>	<u>9</u>

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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)

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 30 June 2021 於 2021 年 6 月 30 日	At 31 December 2020 於 2020 年 12 月 31 日
– China 中國	12,145,284	10,025,654
– Hong Kong 香港	7,946,990	3,741,159
– India 印度	4,217,051	2,060,535
– Taiwan 台灣	2,407,057	2,403,058

6. Loans and Advances to Banks

銀行貸款及放款

	At 30 June 2021 於 2021 年 6 月 30 日	At 31 December 2020 於 2020 年 12 月 31 日
Amount receivables under reverse repos to banks 逆向回購交易的銀行應收款項	16,886,723	6,456,587

As at 30 June 2021 and 31 December 2020, there were no impairment allowance made, no overdue and no rescheduled advances to banks.

於 2021 年 6 月 30 日及 2020 年 12 月 31 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 30 June 2021 於 2021 年 6 月 30 日	At 31 December 2020 於 2020 年 12 月 31 日
Demand deposits and current accounts 活期存款及往來帳戶	148,241	64,897
Saving accounts 儲蓄存款	3,181,631	2,306,265
Time, call and notice deposits 定期存款及通知存款	11,910,391	5,642,144
	<u>15,240,263</u>	<u>8,013,306</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)

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 銀行	Official Sector 官方機構	Non-bank private sector 非銀行私人機構		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	
<u>At 30 June 2021</u>					
<u>於 2021 年 6 月 30 日</u>					
Developed countries 發達國家	30,517	-	1,333	612	32,462
Of which: 其中：					
– Netherlands 荷蘭	23,413	-	-	-	23,413
– United Kingdom 英國	5	-	1	497	503
Developing Asia Pacific countries 亞太區發展中國家	20,526	-	14,025	19,265	53,816
Of which: 其中：					
– China 中國	14,732	-	3,111	12,618	30,461
– South Korea 南韓	5,773	-	5,236	-	11,009
<u>At 31 December 2020</u>					
<u>於 2020 年 12 月 31 日</u>					
Developed countries 發達國家	23,605	-	16,520	697	40,822
Of which: 其中：					
– Netherlands 荷蘭	18,149	-	-	-	18,149
– United Kingdom 英國	1,668	-	9,386	568	11,622
Developing Asia Pacific countries 亞太區發展中國家	13,539	-	-	15,985	29,524
Of which: 其中：					
– China 中國	13,508	-	-	11,502	25,010
– South Korea 南韓	-	-	-	-	-

Coöperatieve Rabobank U.A., Hong Kong Branch

荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料 (未經審核)

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

(以港幣千元位列示，另註除外)

9. Non-bank Mainland China Exposures

對中國內地非銀行對手的風險承擔

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

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

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

Coöperatieve Rabobank U.A., Hong Kong Branch**荷蘭合作銀行香港分行****Supplementary Financial Information (Unaudited)****補充財務資料 (未經審核)***(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***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 31 December 2020</u>	On-balance sheet exposure	Off balance sheet exposure	Total
<u>於 2020 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	5,980,233	4,734,559	10,714,792
(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	1,642,628	3,162,043	4,804,671
(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	5,952,433	3,856,294	9,808,727
(iv) Other entities of central government not reported in item 1 above 並無於上述第(i)項內報告的中央政府之其他機構	1,144,098	145,773	1,289,871
(v) Other entities of local governments not reported in item 2 above 並無於上述第(ii)項內報告的地方政府之其他機構	-	230,222	230,222
(vi) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或 於境外註冊成立之其他機構，其於中國內地使用之信貸	1,238,303	506,047	1,744,350
(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	1,561,736	1,170,579	2,732,315
	17,519,431	13,805,517	31,324,948
Total assets after provision 撥備後的總資產	81,190,442		
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	21.58%		

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荷蘭合作銀行香港分行

Supplementary Financial Information (Unaudited)

補充財務資料 (未經審核)

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

(以港幣千元位列示，另註除外)

10. Foreign Currency Exposures

貨幣風險

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

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

(Expressed in millions of Hong Kong dollars)

(以港幣百萬元位列示)

	At 30 June 2021			At 31 December 2020		
	USD	EUR	Total	USD	EUR	Total
	美元	歐元	總額	美元	歐元	總額
Spot assets 現貨資產	60,899	28,331	89,230	45,881	26,518	72,399
Spot liabilities 現貨負債	(64,200)	(27,812)	(92,012)	(49,868)	(26,249)	(76,117)
Forward purchases 遠期買入	17,580	3,917	21,497	20,857	3,973	24,830
Forward sales 遠期賣出	(14,252)	(4,437)	(18,689)	(16,916)	(4,251)	(21,167)
Net option position 期權盤淨額	-	-	-	-	-	-
Net long/(short) position 長/(短)倉盤淨額	27	(1)	26	(46)	(9)	(55)

As at 30 June 2021 and 31 December 2020, there were no foreign currency structural positions. There were no net option position as all option positions were hedged with the Group Head Office. The delta-weighted position of all option contracts was for that reason reported as zero.

於2021年6月30日及2020年12月31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 30 June 2021 於 2021 年 6 月 30 日	At 31 December 2020 於 2020 年 12 月 31 日
Direct credit substitutes 直接信貸替代項目	3,126,551	1,483,524
Transaction-related contingencies 與交易有關的或然項目	1,481	27,810
Trade-related contingencies 與貿易有關的或然項目	18,347,895	13,510,798
Sale and repurchase agreements/forward deposits placed 銷售和回購協議 / 遠期有期存款	-	3,914,661
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	37,887,539	40,569,302
– With an original maturity of 1 year and over 原訂於 1 年或超過 1 年到期	1,908,106	1,450,590
	<u>61,271,572</u>	<u>60,956,685</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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(以港幣千元位列示，另註除外)

12. Derivatives

衍生工具

	At 30 June 2021			At 31 December 2020		
	於 2021 年 6 月 30 日			於 2020 年 12 月 31 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	50,160,495	19,344,317	69,504,812	51,396,114	12,799,834	64,195,948
名義金額						
Fair values						
公允價值						
– Positive fair value	579,025	30,046	609,071	875,125	44,749	919,874
正公允價值						
– Negative fair value	(579,420)	(87,531)	(666,951)	(875,254)	(123,612)	(998,866)
負公允價值						
	(395)	(57,485)	(57,880)	(129)	(78,863)	(78,992)

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

Liquidity Ratios

流動資金比率

	For the quarter ended 30 June 2021 季度結算至 2021 年 6 月 30 日	For the quarter ended 30 June 2020 季度結算至 2020 年 6 月 30 日
Average Liquidity Maintenance Ratio (“LMR”)	52.94%	45.82%
平均流動性維持比率		
Average Core Funding Ratio (“CFR”)	110.52%	121.24%
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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(以港幣千元位列示，另註除外)

14. Disclosure on Remuneration

薪酬披露

Pursuant to section 3 of Supervisory Policy Manual (CG-5) “Guideline on a Sound Remuneration System” issued by the HKMA, the Branch complies with the requirements and has adopted the remuneration systems of the Group. Details of the such information can be obtained in the Group Annual Report 2020 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 2020 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。

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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 Interim Report 2021 and the Group Annual Report 2020.

本集團的綜合財務資料摘錄如下。詳情載於本集團 2021 年中期報告及 2020 年年度報告。

1. Capital and Capital Adequacy

資本及資本充足比率

	At 30 June 2021 於 2021 年 6 月 30 日	At 31 December 2020 於 2020 年 12 月 31 日
Total shareholder's funds 總股東資金		
– Reserves and retained earnings 儲備及留存收益	29,946	27,852
– Equity instruments issued by the Group 荷蘭合作銀行發行的股權工具	11,845	12,304
	<u>41,791</u>	<u>40,156</u>
Capital Adequacy Ratios 資本充足比率		
– Common Equity Tier 1 ratio 普通股權一級資本比率	17.2%	16.8%
– Tier 1 ratio 一級資本比率	19.0%	19.0%
– Total capital ratio 總資本充足比率	23.0%	24.2%

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

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

2. Other Financial Information

其他財務資料

	Half year ended 30 June 2021 截至 2021 年 6 月 30 日止半年度	Half year ended 30 June 2020 截至 2020 年 6 月 30 日止半年度
Pre-tax profit 除稅前利潤	2,841	367
	At 30 June 2021 於 2021 年 6 月 30 日	At 31 December 2020 於 2020 年 12 月 31 日
Total assets 資產總額	650,997	632,258
Total liabilities 負債總額	608,667	591,626
Total loans and advances to customers 客戶貸款及放款總額	437,863	436,182
Total customer deposits 客戶存款總額	376,859	361,028