



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 year ended 30 June 2024
截至 2024 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 2024 (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 2024 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/asia/hong-kong/downloads>
- 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 2024 截至 2024 年 6 月 30 日止半年度	Half year ended 30 June 2023 截至 2023 年 6 月 30 日止半年度
	附註		
Interest income 利息收入		4,255,984	5,138,115
Interest expense 利息支出		(3,846,125)	(4,731,128)
Net interest income 淨利息收入		409,859	406,987
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		19,496	41,358
Gains less losses from other trading activities 其他買賣收益減虧損		668	24,118
Gains less losses on securities held for trading purpose 投資收益減虧損		0	816
Net fee and commission income 服務費及佣金收入淨額	1	109,326	73,619
Other income 其他收入		130	-
Total operating income 總營運收入		539,479	546,898
Total operating expenses 總營運支出	2	(339,605)	(390,410)
Operating profit before impairment allowances 減值前的經營溢利		199,874	156,488
Net releases for impairments on loans and advances 貸款減值準備淨回撥		8,472	49,740
Profit before taxation 稅前溢利		208,346	206,228
Tax expense 稅項支出		(34,378)	(35,305)
Profit after taxation 除稅後溢利		173,968	170,923

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	At 30 June 2024	At 31 December 2023
	附註	於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
Assets			
資產			
Cash and balances with banks		29,645	93,395
現金及存放銀行同業結餘			
Amount due from Exchange Fund		5,656	3,488
存放於外匯基金款項			
Amount due from overseas offices of the institution		28,137,857	45,418,739
存放於機構海外辦事處款項			
Trade bills	3	3,033,953	4,594,904
貿易票據			
Loans and advances to customers	4	48,347,184	45,209,636
客戶貸款及放款			
Loans and advances to banks	6	18,235,325	15,046,196
銀行貸款及放款			
Accrued interest and other accounts		964,721	1,563,145
應計利息及其他帳目			
Investment securities		2,372,059	2,365,334
投資性證券			
Property, plant and equipment		91,909	104,725
樓宇、機器及設備			
Total assets		101,218,309	114,399,562
總資產			
Liabilities			
負債			
Deposits and balances from banks and other financial institutions		17,481,949	14,897,209
銀行同業及其他財務機構存款及結餘			
Amount due to Exchange Fund		4,918,977	7,342,904
結欠於外匯基金款項			
Deposits from customers	7	12,858,700	20,888,320
客戶存款			
Amount due to overseas offices of the institution		59,050,317	62,836,024
結欠於機構海外辦事處款項			
Certificates of deposit issued		3,008,425	4,687,428
已發行的存款證			
Other liabilities		3,899,941	3,747,677
其他負債			
Total liabilities		101,218,309	114,399,562
總負債			

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 2024 截至 2024 年 6 月 30 日止半年度	Half year ended 30 June 2023 截至 2023 年 6 月 30 日止半年度
Fee and commission income 服務費及佣金收入	132,014	95,537
Fee and commission expenses 服務費及佣金開支	(22,688)	(21,918)
	<u>109,326</u>	<u>73,619</u>

2. Total Operating Expenses

總營運支出

	Half year ended 30 June 2024 截至 2024 年 6 月 30 日止半年度	Half year ended 30 June 2023 截至 2023 年 6 月 30 日止半年度
Staff expenses 僱員開支	159,865	145,014
Rental expenses 租金開支	12,405	15,736
Net intergroup expenses 集團內部淨開支	134,807	125,467
Net charges for other provisions 其他減值準備淨撥備	6,525	78,229
Others 其他	26,003	25,964
	<u>339,605</u>	<u>390,410</u>

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

集團內部淨開支包括集團總部的支援費用及集團內部的淨服務費用。

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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 2024 於 2024 年 6 月 30 日	At 31 December 2023 於 2023 年 12 月 31 日
Gross trade bills 貿易票據總額	3,034,036	4,595,139
Collective impairment allowances 整體減值準備	(83)	(235)
Individual impairment allowances 個別減值準備	-	-
	3,033,953	4,594,904

As at 30 June 2024 and 31 December 2023, there were no impaired and no overdue trade bills.
於 2024 年 6 月 30 日及 2023 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 2024</u> 於 2024 年 6 月 30 日					
Advances to customers 客戶貸款	4(a), 4(b), 4(c) & 5	24,506,268	(57,124)	(282,879)	24,166,265
Amount receivables under reverse repos to customers 逆向回購交易的客戶應收款項		24,180,919	-	-	24,180,919
		48,687,187	(57,124)	(282,879)	48,347,184
<u>At 31 December 2023</u> 於 2023 年 12 月 31 日					
Advances to customers 客戶貸款	4(a), 4(b), 4(c) & 5	26,659,980	(9,482)	(307,520)	26,342,978
Amount receivables under reverse repos to customers 逆向回購交易的客戶應收款項		18,866,658	-	-	18,866,658
		45,526,638	(9,482)	(307,520)	45,209,636

As at 30 June 2024 and 31 December 2023, there were no impaired, no overdue and no rescheduled amount receivables under reverse repos to customers.

於 2024 年 6 月 30 日及 2023 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

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Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***4. Loans and Advances to Customers (continued)**

客戶貸款（續）

(a) Impaired Advances to Customers

已減值客戶貸款

	At 30 June 2024	At 31 December 2023
	於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
Gross impaired advances to customers which are individually determined to be impaired	456,306	524,054
按個別方式評估減值的已減值客戶貸款總額		
Individual impairment allowances	(282,879)	(307,520)
個別減值準備	<u>173,427</u>	<u>216,534</u>
Gross impaired advances to customers which are individually determined to be impaired as a percentage of gross advances to customers	1.86%	1.97%
已減值客戶貸款總額佔客戶貸款總額百分比		
Gross impaired advances to customers which are individually determined to be impaired by geographical locations		
已減值客戶貸款之所在地區		
– India	456,306	481,469
印度		
– Australia	-	42,585
澳洲	<u>456,306</u>	<u>524,054</u>
Value of collateral which had been taken into account in respect of such impaired advances to customers	109,609	144,018
已減值客戶貸款的抵押品現時市值	<u>109,609</u>	<u>144,018</u>

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Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

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

(以港幣千元位列示，另註除外)

4. Loans and Advances to Customers (continued)

客戶貸款（續）

(b) Overdue Advances to Customers

逾期客戶貸款

	At 30 June 2024		At 31 December 2023	
	於 2024 年 6 月 30 日		於 2023 年 12 月 31 日	
	Gross advances to customers	% of total gross advances to customers	Gross advances to customers	% of total gross advances to customers
	客戶貸款總額	佔客戶貸款總額之百分比	客戶貸款總額	佔客戶貸款總額之百分比
Gross advances to customers which have been overdue for				
逾期達下列期間的客戶貸款總額				
– More than 3 months and up to 6 months	-	-	42,585	0.16
3 個月以上至 6 個月內				
– More than 6 months and up to 1 year	-	-	-	-
6 個月以上至 1 年內				
– Over 1 year	456,306	1.86	481,469	1.81
1 年以上				
	456,306	1.86	524,054	1.97
	456,306	1.86	524,054	1.97
Overdue advances to customers by geographical locations				
逾期客戶貸款之所在地區				
– India	456,306	1.86	481,469	1.81
印度				
– Australia	-	-	42,585	0.16
澳洲				
	456,306	1.86	524,054	1.97
	456,306	1.86	524,054	1.97

	At 30 June 2024	At 31 December 2023
	於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
Current market value of collateral held against the covered portion of overdue advances to customers	109,609	144,018
逾期客戶貸款所持抵押品的現時市值	109,609	144,018
Covered portion of overdue advance to customers	109,609	144,018
逾期客戶貸款有抵押部分	109,609	144,018
Uncovered portion of overdue advance to customers	346,697	380,036
逾期客戶貸款無抵押部分	346,697	380,036
Individual impairment allowances against overdue advances to customers	282,879	307,520
逾期客戶貸款的個別減值準備	282,879	307,520
	282,879	307,520

Coöperatieve Rabobank U.A., Hong Kong Branch

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Supplementary Financial Information (Unaudited)

補充財務資料（未經審核）

*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***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 2024 and 31 December 2023, there were no rescheduled advances to customers.

於 2024 年 6 月 30 日及 2023 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 2024 and 31 December 2023, there were no repossessed assets.

於 2024 年 6 月 30 日及 2023 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 2024		At 31 December 2023	
	於 2024 年 6 月 30 日		於 2023 年 12 月 31 日	
	Gross advances to customers	% of gross advances covered by collateral 有抵押 客戶貸款 總額	Gross advances to customers	% of gross advances covered by collateral 有抵押 客戶貸款 總額
	總額	之百分比	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	6,965,581	-	7,247,334	-
製造業				
– Wholesale and retail trade	312,316	-	-	-
批發及零售貿易				
– Others	1,197,211	-	1,327,972	-
其他				
	8,475,108	-	8,575,306	-
Trade finance	767,198	-	418,327	-
貿易融資				
Advances for use outside Hong Kong	15,263,962	22	17,666,347	22
在香港以外使用的貸款				
	24,506,268	14	26,659,980	14

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)

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 2024 於 2024 年 6 月 30 日	At 31 December 2023 於 2023 年 12 月 31 日
– China 中國	14,367,926	16,815,348
– India 印度	7,261,360	7,220,382

6. Loans and Advances to Banks

銀行貸款及放款

	At 30 June 2024 於 2024 年 6 月 30 日	At 31 December 2023 於 2023 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	18,235,325	15,046,196

As at 30 June 2024 and 31 December 2023, there were no impairment allowance made, no overdue and no rescheduled advances to banks.

於 2024 年 6 月 30 日及 2023 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 2024 於 2024 年 6 月 30 日	At 31 December 2023 於 2023 年 12 月 31 日
Demand deposits and current accounts 活期存款及往來帳戶	33,028	73,045
Saving accounts 儲蓄存款	1,970,126	1,751,709
Time, call and notice deposits 定期存款及通知存款	10,855,546	19,063,566
	<u>12,858,700</u>	<u>20,888,320</u>

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)

8. International Claims

國際債權

International claims are on-balance sheet exposures of counterparties based on the location of those counterparties after taking into account the transfer of risk. International claims on individual geographical areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as below:

國際債權是在顧及風險轉移後，按交易對手所在地列入資產負債表內的風險。風險轉移後，佔國際債權總額 10%或以上的個別地區國際債權如下：

(Expressed in millions of Hong Kong dollars)

(以港幣百萬元位列示)

	Banks	Official Sector	Non-bank private sector		Total
			Non-bank financial institutions	Non-financial private sector	
	銀行	官方機構	非銀行金融機構	非金融私人機構	總額
At 30 June 2024					
於 2024 年 6 月 30 日					
Developed countries/jurisdictions	40,013	-	1,653	171	41,837
發達國家					
Of which: – Netherlands	28,468	-	-	58	28,526
其中： 荷蘭					
– Japan	9,378	-	1,650	-	11,028
日本					
Developing Asia Pacific countries/jurisdictions	7,374	-	22,405	22,265	52,044
亞太區發展中國家					
Of which: – China	4,350	-	3,225	14,571	22,146
其中： 中國					
– Taiwan, China	-	-	19,064	-	19,064
中國台灣					
At 31 December 2023					
於 2023 年 12 月 31 日					
Developed countries/jurisdictions	57,429	-	4,405	191	62,025
發達國家					
Of which: – Netherlands	45,987	-	-	-	45,987
其中： 荷蘭					
– Japan	11,240	-	4,366	-	15,606
日本					
Developing Asia Pacific countries/jurisdictions	7,751	-	14,194	24,660	46,605
亞太區發展中國家					
Of which: – China	6,443	-	2,251	16,953	25,647
其中： 中國					
– Taiwan, China	-	-	10,981	-	10,981
中國台灣					

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 2024</u>	On-balance sheet exposure	Off balance sheet exposure	Total
<u>於 2024 年 6 月 30 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	5,661,279	7,969,430	13,630,709
(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	1,832,267	984,149	2,816,416
(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	4,613,294	2,454,601	7,067,895
(iv) Other entities of central government not reported in item (i) above 並無於上述第(i)項內報告的中央政府之其他機構	1,253,643	288,367	1,542,010
(v) Other entities of local governments not reported in item (ii) above 並無於上述第(ii)項內報告的地方政府之其他機構	121,544	369,314	490,858
(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	2,150,457	150,486	2,300,943
(vii) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶之風險	1,791	542,649	544,440
	<u>15,634,275</u>	<u>12,758,996</u>	<u>28,393,271</u>
Total assets after provision 撥備後的總資產	101,218,309		
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	15.45%		

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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)***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 2023</u>	On-balance sheet exposure	Off balance sheet exposure	Total
<u>於 2023 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 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	7,446,910	14,144,512	21,591,422
(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	1,676,055	1,628,079	3,304,134
(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	5,640,770	2,650,897	8,291,667
(iv) Other entities of central government not reported in item (i) above 並無於上述第(i)項內報告的中央政府之其他機構	1,682,152	76,538	1,758,690
(v) Other entities of local governments not reported in item (ii) above 並無於上述第(ii)項內報告的地方政府之其他機構	197,867	-	197,867
(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	2,175,192	172,266	2,347,458
(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	4,530	344,846	349,376
	18,823,476	19,017,138	37,840,614
Total assets after provision 撥備後的總資產	114,399,562		
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	16.45%		

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(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 2024				At 31 December 2023			
	於 2024 年 06 月 30 日				於 2023 年 12 月 31 日			
	USD	EUR	RMB	Total	USD	EUR	RMB	Total
	美元	歐元	人民幣元	總額	美元	歐元	人民幣元	總額
Spot asset 現貨資產	47,917	29,874	6,610	84,401	57,786	34,769	4,142	96,697
Spot liabilities 現貨負債	(48,986)	(29,880)	(6,984)	(85,850)	(57,177)	(34,684)	(4,903)	(96,764)
Forward purchases 遠期買入	15,175	-	11,278	26,453	34,510	80	32,381	66,971
Forward sales 遠期賣出	(14,074)	-	(10,899)	(24,973)	(35,103)	(155)	(31,617)	(66,875)
Net option position 期權盤淨額	-	-	-	-	-	-	-	-
Net long/(short) position 長/(短)倉盤淨額	32	(6)	5	31	16	10	3	29

As at 30 June 2024 and 31 December 2023, 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 2024 年 6 月 30 日及 2023 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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(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

11. Contingent Liabilities and Commitments

或然負債及承擔

	At 30 June 2024 於 2024 年 6 月 30 日	At 31 December 2023 於 2023 年 12 月 31 日
Direct credit substitutes 直接信貸替代項目	7,181,707	3,917,270
Transaction-related contingencies 與交易有關的或然項目	10,775	-
Trade-related contingencies 與貿易有關的或然項目	14,884,934	20,910,787
Sale and repurchase agreements/forward deposits placed 銷售和回購協議/遠期有期存款	-	34,676
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	40,370,596	31,994,673
– With an original maturity of 1 year and over 原訂於 1 年或超過 1 年到期	1,617,976	2,511,056
	<u>64,065,988</u>	<u>59,368,462</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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*(Expressed in thousands of Hong Kong dollars unless otherwise stated)**(以港幣千元位列示，另註除外)***12. Derivatives**

衍生工具

	At 30 June 2024			At 31 December 2023		
	於 2024 年 6 月 30 日			於 2023 年 12 月 31 日		
	Exchange rate contracts 匯率合約	Interest rate derivatives contracts 利率合約	Total 總額	Exchange rate contracts 匯率合約	Interest rate derivatives contracts 利率合約	Total 總額
Notional amounts 名義金額	48,584,057	5,575,130	54,159,187	91,094,409	9,149,144	100,243,553
Fair values 公允價值						
– Positive fair value 正公允價值	291,075	112,807	403,882	677,952	115,017	792,969
– Negative fair value 負公允價值	(291,238)	(32,550)	(323,788)	(678,102)	(15,235)	(693,337)
	(163)	80,257	80,094	(150)	99,782	99,632

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 2024 季度結算至 2024 年 6 月 30 日	For the quarter ended 30 June 2023 季度結算至 2023 年 6 月 30 日
Average Liquidity Maintenance Ratio (“LMR”) 平均流動性維持比率	59.16%	56.65%
Average Core Funding Ratio (“CFR”) 平均核心資金比率	145.32%	119.39%

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。

14. 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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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 2024 and the Group Annual Report 2023.

本集團的綜合財務資料摘錄如下。詳情載於本集團 2024 年中期報告及 2023 年年度報告。

1. Capital and Capital Adequacy

資本及資本充足比率

	At 30 June 2024 於 2024 年 6 月 30 日	At 31 December 2023 於 2023 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	38,992	36,242
– Equity instruments issued by the Group 荷蘭合作銀行發行的股權工具	11,881	12,800
	<u>50,873</u>	<u>49,042</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	16.3%	17.1%
– Tier 1 ratio 一級資本比率	18.2%	19.2%
– Total capital ratio 總資本充足比率	20.5%	21.7%

The capital adequacy ratios have been calculated in accordance with the “Capital Requirements Regulation (CRR)” and “Capital Requirements Directive (CRD V)” 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 V》。

2. Other Financial Information

其他財務資料

	Half year ended 30 June 2024 截至 2024 年 6 月 30 日止半年度	Half year ended 30 June 2023 截至 2023 年 6 月 30 日止半年度
Pre-tax profit 除稅前利潤	<u>3,736</u>	<u>3,401</u>
	At 30 June 2024 於 2024 年 6 月 30 日	At 31 December 2023 於 2023 年 12 月 31 日
Total assets 資產總額	621,641	613,796
Total liabilities 負債總額	570,145	564,155
Total loans and advances to customers 客戶貸款及放款總額	453,632	439,262
Total customer deposits 客戶存款總額	<u>401,627</u>	<u>391,380</u>