



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 2026
截至 2026 年 06 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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Coöperatieve Rabobank U.A., Hong Kong Branch

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 2026 (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 2026 年 06 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 2026 截至 2026 年 6 月 30 日止半年度	Half year ended 30 June 2025 截至 2025 年 6 月 30 日止半年度
Interest income 利息收入		2,024,971	2,924,919
Interest expense 利息支出		(1,758,529)	(2,616,009)
Net interest income 淨利息收入		266,442	308,910
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		121,853	24,718
Gains less losses from other trading activities 其他買賣收益減虧損		(35,543)	9,894
Gains less losses on securities held for trading purpose 投資收益減虧損		(18,515)	-
Net fee and commission income 服務費及佣金收入淨額	1	103,190	87,347
Other income 其他收入		196	935
Total operating income 總營運收入		437,623	431,804
Total operating expenses 總營運支出	2	(265,826)	(334,932)
Operating profit before impairment allowances 減值前的經營溢利		171,797	96,872
Net releases for impairments on loans and advances 貸款減值準備淨回撥		53,168	19,762
Profit before taxation 稅前溢利		224,965	116,634
Tax expense 稅項支出		(36,510)	(19,246)
Profit after taxation 除稅後溢利		188,455	97,388

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 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 年 12 月 31 日
Assets			
資產			
Cash and balances with banks 現金及存放銀行同業結餘		17,896	463,958
Amount due from Exchange Fund 存放於外匯基金款項		24,354	7,104
Amount due from overseas offices of the institution 存放於機構海外辦事處款項		40,004,131	36,498,408
Trade bills 貿易票據	3	3,276,318	2,292,922
Loans and advances to customers 客戶貸款及放款	4	19,781,484	22,361,530
Accrued interest and other accounts 應計利息及其他帳目		1,227,414	712,231
Investment securities 投資性證券		4,045,269	2,465,615
Property, plant and equipment 樓宇、機器及設備		35,940	50,249
Total assets 總資產		68,412,806	64,852,017
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		2,992,027	2,802,756
Amount due to Exchange Fund 結欠於外匯基金款項		2,352,570	5,448,520
Deposits from customers 客戶存款	6	17,625,959	14,712,622
Amount due to overseas offices of the institution 結欠於機構海外辦事處款項		34,155,998	32,750,120
Certificates of deposit issued 已發行的存款證		6,555,178	4,703,543
Other liabilities 其他負債		4,731,074	4,434,456
Total liabilities 總負債		68,412,806	64,852,017

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 2026 截至 2026 年 6 月 30 日止半年度	Half year ended 30 June 2025 截至 2025 年 6 月 30 日止半年度
Fee and commission income 服務費及佣金收入	114,061	101,669
Fee and commission expenses 服務費及佣金開支	(10,871)	(14,322)
	<u>103,190</u>	<u>87,347</u>

2. Total Operating Expenses**總營運支出**

	Half year ended 30 June 2026 截至 2026 年 6 月 30 日止半年度	Half year ended 30 June 2025 截至 2025 年 6 月 30 日止半年度
Staff expenses 僱員開支	129,204	155,769
Rental expenses 租金開支	12,484	12,494
Net intergroup expenses 集團內部淨開支	102,275	142,126
Net releases for other provisions 其他減值準備淨回撥	(4,489)	(1,642)
Others 其他	26,352	26,185
	<u>265,826</u>	<u>334,932</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 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 年 12 月 31 日
Gross trade bills 貿易票據總額	3,276,889	2,292,966
Collective impairment allowances 整體減值準備	(571)	(44)
Individual impairment allowances 個別減值準備	-	-
	<u>3,276,318</u>	<u>2,292,922</u>

As at 30 June 2026 and 31 December 2025, there were no impaired and no overdue trade bills.

於 2026 年 6 月 30 日及 2025 年 12 月 31 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	At 30 June 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 年 12 月 31 日
Advances to customers 客戶貸款	4(a), 4(b), 4(c) & 5	19,805,441	22,416,565
Collective impairment allowances 整體減值準備		(10,298)	(37,946)
Individual impairment allowances 個別減值準備		(13,659)	(17,089)
		<u>19,781,484</u>	<u>22,361,530</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)***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 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 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	19,542	21,152
Individual impairment allowances 個別減值準備	(13,659)	(17,089)
	5,883	4,063
Gross impaired advances to customers which are individually determined to be impaired as a percentage of gross advances to customers 已減值客戶貸款總額佔客戶貸款總額百分比	0.10%	0.09%
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 印度	19,542	21,152
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	19,542	21,152

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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 2026		At 31 December 2025	
	於 2026 年 6 月 30 日		於 2025 年 12 月 31 日	
	Gross amount	% of total gross advances to customers	Gross amount	% of total gross advances to customers
	總額	佔客戶貸款總額之百分比	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	-	-	-	-
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	-	-	21,152	0.09
1 年以上				
	-	-	21,152	0.09
Overdue advances to customers by geographical locations				
逾期客戶貸款之所在地區				
– India	-	-	21,152	0.09
印度				

	At 30 June 2026	At 31 December 2025
	於 2026 年 6 月 30 日	於 2025 年 12 月 31 日
Current market value of collateral held against the covered portion of overdue advances to customers	-	21,152
逾期客戶貸款所持抵押品的現時市值		
Covered portion of overdue advance to customers	-	21,152
逾期客戶貸款有抵押部分		
Uncovered portion of overdue advance to customers	-	-
逾期客戶貸款無抵押部分		
Individual impairment allowances against overdue advances to customers	-	17,089
逾期客戶貸款的個別減值準備		

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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

	At 30 June 2026 於 2026 年 6 月 30 日		At 31 December 2025 於 2025 年 12 月 31 日	
	% of total		% of total	
	Gross	gross advances	Gross	gross advances
	amount	to customers	amount	to customers
		佔客戶		佔客戶
		貸款總額		貸款總額
	總額	之百分比	總額	之百分比
Rescheduled advances to customers	19,542	0.10	-	-
經重組客戶貸款				

Rescheduled advances to customers are excluding those which have been overdue for over 3 months and reported as overdue loans in note 4(b).

經重組客戶貸款不包括逾期 3 個月以上的貸款，這些貸款已於附註 4(b)的逾期貸款內列報。

(d) Repossessed Assets

收回資產

As at 30 June 2026 and 31 December 2025, there were no repossessed assets.

於 2026 年 6 月 30 日及 2025 年 12 月 31 日並無收回資產。

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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

客戶貸款分類

(a) Analysis by Usage

按用途分類

	At 30 June 2026		At 31 December 2025	
	於 2026 年 6 月 30 日		於 2025 年 12 月 31 日	
	Gross advances to customers	% of gross advances covered by collateral 有抵押 客戶貸款總額之百分比	Gross advances to customers	% of gross advances covered by collateral 有抵押 客戶貸款總額之百分比
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	6,746,618	-	5,724,254	-
– Wholesale and retail trade 批發及零售貿易	39,209	-	77,836	-
– Others 其他	2,380,850	-	2,625,317	-
	9,166,677		8,427,407	-
Trade finance 貿易融資	1,906,016	-	713,627	-
Advances for use outside Hong Kong 在香港以外使用的貸款	8,732,748	5	13,275,531	18
	19,805,441	2	22,416,565	11

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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 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 年 12 月 31 日
– Hong Kong SAR 香港	10,133,085	7,856,571
– China 中國	7,651,652	8,933,415
– India 印度	436,351	4,515,646

6. Deposits from Customers

客戶存款

	At 30 June 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 年 12 月 31 日
Demand deposits and current accounts 活期存款及往來帳戶	64,069	52,705
Saving accounts 儲蓄存款	1,417,607	1,609,271
Time, call and notice deposits 定期存款及通知存款	16,144,283	13,050,646
	<u>17,625,959</u>	<u>14,712,622</u>

Coöperatieve Rabobank U.A., Hong Kong Branch

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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)

7. 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 非銀行私人機構		Total
	銀行	官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	總額
<u>At 30 June 2026</u>					
<u>於 2026 年 6 月 30 日</u>					
Developed countries/jurisdictions 發達國家	40,638	2,040	-	435	43,113
Of which: – Netherlands 其中： 荷蘭	40,536	-	-		40,536
Developing Asia Pacific countries/jurisdictions 亞太區發展中國家	1,945	-	-	8,562	10,507
Of which: – China 其中： 中國	1,846	-	-	8,044	9,890
Offshore centres 離岸中心	3	20	-	9,916	9,939
Of which: – Hong Kong 其中： 香港	3	20	-	9,434	9,457
<u>At 31 December 2025</u>					
<u>於 2025 年 12 月 31 日</u>					
Developed countries/jurisdictions 發達國家	36,764	437	-	539	37,740
Of which: – Netherlands 其中： 荷蘭	36,760	-	-	218	36,978
Developing Asia Pacific countries/jurisdictions 亞太區發展中國家	1,371	-	-	13,860	15,231
Of which: – China 其中： 中國	1,367	-	-	9,046	10,413
Offshore centres 離岸中心	452	7	-	7,935	8,394
Of which: – Hong Kong 其中： 香港	451	7	-	7,445	7,903

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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. 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：

At 30 June 2026	On-balance sheet exposure	Off-balance sheet exposure	Total
於 2026 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	2,741,337	3,544,710	6,286,047
(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	393,710	1,907,551	2,301,261
(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	8,017,579	3,961,567	11,979,146
(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	2,230,949	575,696	2,806,645
(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	-	-	-
(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	2,200,281	216,735	2,417,016
(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	312,797	745,791	1,058,588
	15,896,653	10,952,050	26,848,703
Total assets after provision 撥備後的總資產	68,412,806		
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	23.24%		

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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. Non-bank Mainland China Exposures (continued)

對中國內地非銀行對手的風險承擔（續）

At 31 December 2025	On-balance sheet exposure	Off-balance sheet exposure	Total
於 2025 年 12 月 31 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	1,802,868	5,982,258	7,785,126
(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	1,048,012	1,586,371	2,634,383
(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	5,415,158	3,113,273	8,528,431
(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	3,378,859	171,191	3,550,050
(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	-	-	-
(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	3,602,707	102,991	3,705,698
(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	73,267	625,150	698,417
	15,320,871	11,581,234	26,902,105
Total assets after provision 撥備後的總資產	64,852,017		
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	23.62%		

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(以港幣千元位列示，另註除外)

9. 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 2026					At 31 December 2025				
	於 2026 年 6 月 30 日					於 2025 年 12 月 31 日				
	USD 美元	EUR 歐元	RMB 人民幣元	AUD 澳元	Total 總額	USD 美元	EUR 歐元	RMB 人民幣元	AUD 澳元	Total 總額
Spot assets 現貨資產	38,308	1,523	13,193	140	53,164	34,018	5,101	9,868	132	49,119
Spot liabilities 現貨負債	(37,871)	(1,538)	(13,299)	(140)	(52,848)	(34,472)	(5,115)	(9,547)	(137)	(49,271)
Forward purchases 遠期買入	25,758	893	20,049	22	46,722	18,292	256	13,553	146	32,247
Forward sales 遠期賣出	(26,160)	(893)	(19,936)	(22)	(47,011)	(17,790)	(256)	(13,874)	(146)	(32,066)
Net option position 期權盤淨額	-	-	-	-	-	-	-	-	-	-
Net long/(short) position 長/(短)倉盤淨額	35	(15)	7	-	27	48	(14)	-	(5)	29

As at 30 June 2026 and 31 December 2025, 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 2026 年 6 月 30 日及 2025 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。

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)***10. Contingent Liabilities and Commitments****或然負債及承擔**

	At 30 June 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 年 12 月 31 日
Direct credit substitutes 直接信貸替代項目	3,806,322	5,089,448
Trade-related contingencies 與貿易有關的或然項目	11,099,945	11,658,005
Sale and repurchase agreements/forward deposits placed 銷售和回購協議/遠期有期存款	438,682	-
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	54,690,930	48,279,004
– With an original maturity of 1 year and over 原訂於 1 年或超過 1 年到期	123,735	1,206,594
	<u>70,159,614</u>	<u>66,233,051</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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11. Derivatives

衍生工具

	At 30 June 2026 於 2026 年 6 月 30 日			At 31 December 2025 於 2025 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	78,700,664	3,192,606	81,893,270	51,056,876	9,443,853	60,500,729
Fair values 公允價值						
– Positive fair value 正公允價值	531,857	41,335	573,192	277,752	7,842	285,594
– Negative fair value 負公允價值	(532,856)	(60,100)	(592,956)	(277,587)	(17,743)	(295,330)
	(999)	(18,765)	(19,764)	165	(9,901)	(9,736)

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。

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(以港幣千元位列示，另註除外)

12. Liquidity Information

流動資金資料

Liquidity Ratios

流動資金比率

	For the quarter ended 30 June 2026 季度結算至 2026 年 6 月 30 日	For the quarter ended 30 June 2025 季度結算至 2025 年 6 月 30 日
Average Liquidity Maintenance Ratio ("LMR") 平均流動性維持比率	59.50%	57.20%
Average Core Funding Ratio ("CFR") 平均核心資金比率	Not applicable 不適用	150.25%

The Branch calculated the LMR and CFR in accordance with the Banking (Liquidity) Rules ("BLR"). 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》（「《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按各月份的平均流動性維持比率及各月份的平均核心資金比率的簡單平均數計算。

Effective 1 April 2026, the Branch's classification under the BLR was changed from Category 2A Institution to Category 2 Institution. As a result of this reclassification, the CFR requirement is no longer applicable to the Branch. Accordingly, the Branch is not required to calculate or disclose the CFR from 1 April 2026 onwards. Comparative disclosures relating to the CFR are presented only for periods during which the requirement remained applicable.

自 2026 年 4 月 1 日起，本分行根據《流動性規則》的分類由第 2A 類機構變更為第 2 類機構。由於該分類變更，核心資金比率的監管規定不再適用於本分行。因此，本分行自 2026 年 4 月 1 日起毋須計算或披露核心資金比率。核心資金比率的比較披露僅涵蓋該項規定仍然適用期間的資料。

13. 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。

Coöperatieve Rabobank U.A., Hong Kong Branch

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 2026 and the Group Annual Report 2025.

本集團的綜合財務資料摘錄如下。詳情載於本集團 2026 年中期報告及 2025 年年度報告。

1. Capital and Capital Adequacy

資本及資本充足比率

	At 30 June 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 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	47,018	44,323
– Equity instruments issued by the Group 荷蘭合作銀行發行的股權工具	10,146	10,889
	<u>57,164</u>	<u>55,212</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	20.2%	20.3%
– Tier 1 ratio 一級資本比率	21.5%	22.0%
– Total capital ratio 總資本充足比率	22.9%	23.6%

The capital adequacy ratios have been calculated in accordance with the “Capital Requirements Regulation (CRR) 3” of the European Union with effective from 1 January 2025.

自 2025 年 1 月 1 日起，資本充足比率乃按照歐盟《資本要求條例 3》所計算。

2. Other Financial Information

其他財務資料

	Half year ended 30 June 2026 截至 2026 年 6 月 30 日止半年度	Half year ended 30 June 2025 截至 2025 年 6 月 30 日止半年度
Pre-tax profit 除稅前利潤	<u>3,684</u>	<u>3,738</u>
	At 30 June 2026 於 2026 年 6 月 30 日	At 31 December 2025 於 2025 年 12 月 31 日
Total assets 資產總額	668,644	638,886
Total liabilities 負債總額	610,932	583,035
Total loans and advances to customers 客戶貸款及放款總額	494,238	472,319
Total customer deposits 客戶存款總額	<u>445,400</u>	<u>433,903</u>