

1. CAPITAL

NL048
RABOBANK NEDERLAND

Capital position CRD3 rules	31-12-2012		30-6-2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	30,416		29,274		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	-168		-91		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1,109		-840		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-268		-153		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	29,307	13.2%	28,434	12.9%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	29,307	13.2%	28,434	12.9%	
G) Hybrid instruments not subscribed by government	9,104		8,945		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	38,411	17.2%	37,379	16.9%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	222,847		220,871		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	368		378		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	694		798		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	3,056		2,934		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	6,071		3,375		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	110,997	61	7,705	-	-	-	-	1,710	0	26	-	-	-	-	-	-
Institutions		-	-	23,721	928	694	-	-	-	5,453	7	196	-	-	-	-	13	-	-
Corporates		-	-	213,607	11,292	22,667	1,169	-	-	68,765	1,957	21,009	1,689	-	-	-	4,125	-	2,082
Corporates - Of Which: Specialised Lending		-	-	13,815	1,643	-	-	-	-	9,100	17	-	-	-	-	-	283	-	-
Corporates - Of Which: SME		-	-	110,180	7,004	13,028	1,076	-	-	29,682	1,450	11,931	1,584	-	-	-	2,791	-	1,607
Retail		-	-	259,377	3,117	12,798	520	-	-	33,220	824	8,789	557	-	-	-	818	-	291
Retail - Secured on real estate property	81.0%	-	-	224,711	1,517	3,577	369	-	-	22,478	496	1,568	369	-	-	-	125	-	111
Retail - Secured on real estate property - Of Which: SME	82.0%	-	-	19,933	398	1,939	344	-	-	3,642	90	994	344	-	-	-	13	-	64
Retail - Secured on real estate property - Of Which: non-SME	81.0%	-	-	204,778	1,119	1,637	25	-	-	18,836	405	574	25	-	-	-	111	-	47
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	34,666	1,600	9,222	151	-	-	10,742	328	7,222	188	-	-	-	693	-	180
Retail - Other Retail - Of Which: SME		-	-	28,352	1,413	2,335	45	-	-	9,483	328	1,740	65	-	-	-	636	-	53
Retail - Other Retail - Of Which: non-SME		-	-	6,315	187	6,887	106	-	-	1,259	0	5,482	123	-	-	-	58	-	117
Equity		4,779	-	-	-	-	-	14,593	-	-	-	-	-	-	-	-	-	-	-
Securitisations		6,734	-	6,845	-	2,990	-	3,970	-	831	-	1,565	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	17,970	-	-	-	-	-	16,154	-	-	-	-	-	-	-
TOTAL		11,512	0	614,548	15,397	64,823	1,689	18,563	0	109,979	2,788	47,740	2,247	1,897	0	341	4,955	113	2,373
Securitisations and re-securitisations positions deducted from capital *		3,183	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	76,686	0	3,301	-	-	-	80	0	-	-	-	-	-	-	-	-
Institutions		-	-	9,913	869	350	-	-	-	2,434	7	77	-	-	-	-	13	-	-
Corporates		-	-	117,454	9,025	10,927	86	-	-	39,695	1,550	10,499	134	-	-	-	3,412	-	344
Corporates - Of Which: Specialised Lending		-	-	13,274	1,587	-	-	-	-	8,764	17	-	-	-	-	-	266	-	-
Corporates - Of Which: SME		-	-	83,745	6,838	7,690	86	-	-	22,783	1,429	7,367	134	-	-	-	2,736	-	48
Retail		-	-	244,539	2,532	4,799	71	-	-	29,567	717	3,182	88	-	-	-	600	-	92
Retail - Secured on real estate property	81.0%	-	-	224,711	1,517	1,652	25	-	-	22,478	496	579	25	-	-	-	125	-	47
Retail - Secured on real estate property - Of Which: SME	82.0%	-	-	19,933	398	15	0	-	-	3,642	90	5	0	-	-	-	13	-	0
Retail - Secured on real estate property - Of Which: non-SME	81.0%	-	-	204,778	1,119	1,637	25	-	-	18,836	405	574	25	-	-	-	111	-	47
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other Retail		-	-	19,828	1,015	3,146	45	-	-	7,089	221	2,603	63	-	-	-	475	-	45
Retail - Other Retail - Of Which: SME		-	-	13,513	828	799	19	-	-	5,830	221	597	25	-	-	-	417	-	4
Retail - Other Retail - Of Which: non-SME		-	-	6,315	187	2,348	27	-	-	1,259	0	2,005	37	-	-	-	58	-	41
Equity		4,688	-	-	-	-	-	14,307	-	-	-	-	-	-	-	-	-	-	-
Securitisations		1,007	-	-	-	2,990	-	207	-	-	-	1,565	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	17,970	-	-	-	-	-	16,154	-	-	-	-	-	-	-
TOTAL		5,696	0	448,592	12,426	40,336	157	14,515	0	71,776	2,273	31,478	222	16	0	167	4,024	12	437
Securitisations and re-securitisations positions deducted from capital *		29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	-	-	11,132	-	1,942	-	-	-	70	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,949	27	137	-	-	-	556	-	33	-	-	-	-	-	-	-
	Corporates	-	-	29,568	394	1,391	-	-	-	8,276	44	930	-	-	-	-	77	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	6,484	99	1,354	-	-	-	1,794	9	912	-	-	-	-	41	-	-
	Retail	-	-	5,089	50	1,561	33	-	-	1,443	11	779	40	-	-	-	16	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	1,277	18	-	-	-	-	566	18	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	1,277	18	-	-	-	-	566	18	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	5,089	50	284	15	-	-	1,443	11	213	22	-	-	-	16	-	-
	Retail - Other Retail - Of Which: SME	-	-	5,089	50	284	15	-	-	1,443	11	213	22	-	-	-	16	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	1	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	2,941	-	6,753	-	-	-	1,761	-	822	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	2,941	0	54,491	472	5,031	33	1,764	0	11,167	55	1,743	40	1,768	0	69	93	3	0
Securitisation and re-securitisations positions deducted from capital *	-	2,684	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Australia	Central banks and central governments	-	-	972	-	-	-	-	-	15	-	-	-	-	-	-	-	-	-
	Institutions	-	-	185	-	1	-	-	-	30	-	0	-	-	-	-	-	-	-
	Corporates	-	-	17,927	643	73	-	-	-	4,494	129	62	-	-	-	-	147	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	13,144	0	-	-	-	-	3,164	0	-	-	-	-	-	-	-	-
	Retail	-	-	779	6	166	-	-	-	148	1	117	-	-	-	-	3	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	779	6	166	-	-	-	148	1	117	-	-	-	-	3	-	-
	Retail - Other Retail - Of Which: SME	-	-	779	6	166	-	-	-	148	1	117	-	-	-	-	3	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	281	-	-	-	-	-	95	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	281	0	19,862	649	239	0	95	0	4,687	130	179	0	-	0	15	150	-	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	5,013	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-
	Institutions	-	-	1,578	-	26	-	-	-	344	-	5	-	-	-	-	-	-	-
	Corporates	-	-	3,853	177	83	-	-	-	1,336	16	66	-	-	-	-	68	-	-
	Corporates - Of Which: Specialised Lending	-	-	295	56	-	-	-	-	234	-	-	-	-	-	-	17	-	-
	Corporates - Of Which: SME	-	-	156	3	-	-	-	-	57	1	-	-	-	-	-	1	-	-
	Retail	-	-	1,827	36	-	-	-	-	272	5	-	-	-	-	-	9	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1,827	36	-	-	-	-	272	5	-	-	-	-	-	9	-	-
	Retail - Other Retail - Of Which: SME	-	-	1,827	36	-	-	-	-	272	5	-	-	-	-	-	9	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	33	-	-	-	-	38	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		33	0	12,270	213	109	0	38	0	1,957	21	71	0	-	0	4	78	-	0
Securitisations and re-securitisations positions deducted from capital *		7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	5,199	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-
	Institutions	-	-	749	-	6	-	-	-	211	-	1	-	-	-	-	-	-	-
	Corporates	-	-	2,858	68	223	-	-	-	1,176	14	178	-	-	-	-	27	-	-
	Corporates - Of Which: Specialised Lending	-	-	33	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	1,217	49	1	-	-	-	270	10	1	-	-	-	-	19	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1,217	49	1	-	-	-	270	10	1	-	-	-	-	19	-	-
	Retail - Other Retail - Of Which: SME	-	-	1,217	49	-	-	-	-	270	10	-	-	-	-	-	19	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-
	Equity	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	41	-	92	-	-	6	-	9	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		41	0	10,115	118	230	0	6	0	1,673	24	180	0	-	0	7	46	-	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	4,048	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,368	-	5	-	-	-	435	-	2	-	-	-	-	-	-	-
	Corporates	-	-	3,958	61	183	-	-	-	1,310	12	164	-	-	-	-	36	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	31	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-
	Retail	-	-	910	13	-	-	-	-	172	3	-	-	-	-	-	5	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	910	13	-	-	-	-	172	3	-	-	-	-	-	5	-	-
	Retail - Other Retail - Of Which: SME	-	-	910	13	-	-	-	-	172	3	-	-	-	-	-	5	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	1	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	800	-	-	-	-	-	163	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		801	0	10,284	73	188	0	166	0	1,917	16	166	0	18	0	4	41	-	0
Securitisation and re-securitisations positions deducted from capital *		205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments	-	-	690	-	1,548	-	-	-	249	-	20	-	-	-	-	-	-	-
	Institutions	-	-	0	-	79	-	-	-	0	-	35	-	-	-	-	-	-	-
	Corporates	-	-	40	3	4,034	64	-	-	29	1	3,682	76	-	-	-	-	-	179
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	3	896	-	-	-	-	1	887	-	-	-	-	-	-	-
	Retail	-	-	0	-	4,457	79	-	-	0	-	3,418	86	-	-	-	-	-	76
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	0	-	4,457	79	-	-	0	-	3,418	86	-	-	-	-	-	76
	Retail - Other Retail - Of Which: SME	-	-	0	-	406	-	-	-	0	-	308	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4,051	79	-	-	-	-	3,110	86	-	-	-	-	-	76
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		0	0	730	3	10,118	143	0	0	278	1	7,155	162	-	0	0	0	19	255
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
New Zealand	Central banks and central governments	-	-	349	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Corporates	-	-	7,139	347	117	-	-	-	2,077	77	117	-	-	-	-	-	89	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	5,918	-	-	-	-	-	1,636	-	-	-	-	-	-	-	-	-
	Retail	-	-	115	0	52	-	-	-	23	0	33	-	-	-	-	-	0	-
	Retail - Secured on real estate property	0.0%	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	115	0	51	-	-	-	23	0	33	-	-	-	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	-	115	0	51	-	-	-	23	0	33	-	-	-	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	7,603	347	169	0	0	0	2,100	77	150	0	-	0	11	89	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Brazil	Central banks and central governments	-	-	597	-	-	-	-	-	346	-	-	-	-	-	-	-	-	-
	Institutions	-	-	184	-	1	-	-	-	47	-	1	-	-	-	-	-	-	-
	Corporates	-	-	2,945	48	1,303	41	-	-	1,538	8	1,272	41	-	-	-	-	14	21
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	2	-	694	30	-	-	1	-	622	30	-	-	-	-	-	21
	Retail	-	-	1,578	283	-	-	-	-	474	44	-	-	-	-	-	-	79	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1,578	283	-	-	-	-	474	44	-	-	-	-	-	-	79	-
	Retail - Other Retail - Of Which: SME	-	-	1,578	283	-	-	-	-	474	44	-	-	-	-	-	-	79	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	231	-	-	-	-	-	45	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		231	0	5,304	331	1,304	41	45	0	2,405	52	1,273	41	-	0	26	93	-	21
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments	-	-	91	-	914	-	-	-	64	-	5	-	-	-	-	-	-	-	-
	Institutions	-	-	60	-	16	-	-	-	36	-	3	-	-	-	-	-	-	-	-
	Corporates	-	-	1,388	28	802	919	-	-	678	6	789	1,379	-	-	-	12	-	-	1,527
	Corporates - Of Which: Specialised Lending	-	-	35	-	-	-	-	-	37	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	7	-	621	919	-	-	1	-	608	1,379	-	-	-	-	-	-	1,527
	Retail	-	-	38	1	1,145	338	-	-	11	0	795	343	-	-	-	-	-	-	111
	Retail - Secured on real estate property	0.0%	-	-	-	647	326	-	-	-	-	422	326	-	-	-	-	-	-	64
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	647	326	-	-	-	-	422	326	-	-	-	-	-	-	64
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	38	1	497	11	-	-	11	0	373	17	-	-	-	-	-	-	47
	Retail - Other Retail - Of Which: SME	-	-	38	1	11	11	-	-	11	0	8	17	-	-	-	-	-	-	47
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	486	-	-	-	-	-	365	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	874	-	-	-	-	-	1,427	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		874	0	1,577	29	2,877	1,257	1,427	0	789	6	1,592	1,722	94	0	1	12	74	1,638
Securitisation and re-securitisations positions deducted from capital *		232	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions
¹⁾ Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	84,443	55	7,017	-	-	-	-	1,595	0	53	-	-	-	-	1	-
Institutions		-	-	21,914	880	435	-	-	-	5,039	12	154	-	-	-	-	13	-	
Corporates		-	-	212,106	11,233	18,500	1,437	-	-	71,171	1,370	17,632	2,019	-	-	-	4,329	2,172	
Corporates - Of Which: Specialised Lending		-	-	13,945	1,610	-	-	-	-	9,437	23	-	-	-	-	-	405	-	
Corporates - Of Which: SME		-	-	108,422	7,235	12,078	1,320	-	-	31,278	718	11,226	1,884	-	-	-	2,841	1,697	
Retail		-	-	257,863	3,398	16,221	496	-	-	33,166	1,318	10,471	526	-	-	-	1,086	272	
Retail - Secured on real estate property	83.0%	-	-	224,857	1,800	5,646	355	-	-	22,515	839	2,276	355	-	-	-	174	109	
Retail - Secured on real estate property - Of Which: SME	82.0%	-	-	19,671	452	2,171	330	-	-	3,548	143	1,058	330	-	-	-	42	51	
Retail - Secured on real estate property - Of Which: non-SME	83.0%	-	-	205,185	1,347	3,475	25	-	-	18,967	695	1,218	25	-	-	-	132	57	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	33,006	1,598	10,575	141	-	-	10,651	479	8,195	171	-	-	-	911	163	
Retail - Other Retail - Of Which: SME		-	-	27,033	1,406	3,495	37	-	-	9,452	479	2,606	52	-	-	-	857	58	
Retail - Other Retail - Of Which: non-SME		-	-	5,974	193	7,081	104	-	-	1,199	-	5,589	118	-	-	-	54	105	
Equity		4,580	-	-	-	-	-	14,199	-	-	-	-	-	-	-	-	-	-	
Securitisation		6,171	-	5,252	-	-	-	4,795	-	574	-	-	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	17,700	-	-	-	-	-	14,297	-	-	-	-	-	-	
TOTAL		10,751	0	581,578	15,566	59,873	1,933	18,994	0	111,545	2,700	42,607	2,545	1,827	0	353	5,429	111	2,444
Securitisations and re-securitisations positions deducted from capital *		2,775	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	47,217	-	3,273	-	-	-	74	-	-	-	-	-	-	-	-	
Institutions		-	-	6,996	836	114	-	-	-	1,807	11	36	-	-	-	-	13	-	
Corporates		-	-	117,156	9,186	8,785	187	-	-	43,327	865	8,567	212	-	-	-	3,657	337	
Corporates - Of Which: Specialised Lending		-	-	13,503	1,534	-	-	-	-	9,019	23	-	-	-	-	-	385	-	
Corporates - Of Which: SME		-	-	82,184	7,140	6,734	187	-	-	24,455	708	6,532	212	-	-	-	2,799	52	
Retail		-	-	243,538	2,840	7,125	62	-	-	29,275	1,164	4,185	72	-	-	-	871	99	
Retail - Secured on real estate property	83.0%	-	-	224,857	1,800	3,493	25	-	-	22,515	839	1,224	25	-	-	-	174	57	
Retail - Secured on real estate property - Of Which: SME	82.0%	-	-	19,671	452	18	-	-	-	3,548	143	6	-	-	-	-	42	-	
Retail - Secured on real estate property - Of Which: non-SME	83.0%	-	-	205,185	1,347	3,475	25	-	-	18,967	695	1,218	25	-	-	-	132	57	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	18,681	1,041	3,632	37	-	-	6,760	325	2,960	47	-	-	-	697	42	
Retail - Other Retail - Of Which: SME		-	-	12,708	848	1,018	17	-	-	5,560	325	761	22	-	-	-	643	3	
Retail - Other Retail - Of Which: non-SME		-	-	5,974	193	2,615	20	-	-	1,199	-	2,199	25	-	-	-	54	38	
Equity		4,543	-	-	-	-	-	14,062	-	-	-	-	-	-	-	-	-	-	
Securitisation		804	-	-	-	-	-	249	-	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	17,700	-	-	-	-	-	14,297	-	-	-	-	-	-	
TOTAL		5,347	0	414,907	12,862	36,997	249	14,312	0	74,482	2,040	27,085	284	16	0	173	4,542	8	436
Securitisations and re-securitisations positions deducted from capital *		30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	17,232	2	2,028	-	-	-	-	73	0	-	-	-	-	1	-	-	
	Institutions	-	-	2,079	13	131	-	-	-	-	558	-	55	-	-	-	-	-	-	
	Corporates	-	-	32,556	306	1,316	-	-	-	-	8,086	51	947	-	-	-	77	-	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	7,047	80	1,302	-	-	-	-	1,921	9	939	-	-	-	27	-	-	
	Retail	-	-	5,080	45	1,782	21	-	-	-	1,498	14	831	26	-	-	15	-	-	
	Retail - Secured on real estate property	0.0%	-	-	-	1,545	11	-	-	-	-	-	654	11	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	1,545	11	-	-	-	-	-	654	11	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	5,080	45	237	10	-	-	-	1,498	14	178	15	-	-	15	-	-	
	Retail - Other Retail - Of Which: SME	-	-	5,080	45	237	10	-	-	-	1,498	14	178	15	-	-	15	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	3,233	-	5,252	-	-	-	2,768	-	574	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	-	-	3,233	0	62,198	365	5,257	21	2,768	0	10,789	65	1,832	26	1,716	0	75	92	4
Securitisation and re-securitisations positions deducted from capital *	-	-	2,344	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Australia	Central banks and central governments	-	-	719	-	-	-	-	-	12	-	-	-	-	-	-	-	-		
	Institutions	-	-	265	-	4	-	-	-	34	-	1	-	-	-	-	-	-		
	Corporates	-	-	15,905	571	58	-	-	-	4,012	143	51	-	-	-	128	-	-		
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Corporates - Of Which: SME	-	-	12,377	-	-	-	-	-	3,026	-	-	-	-	-	-	-	-		
	Retail	-	-	647	7	158	-	-	-	136	1	110	-	-	-	3	-	-		
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Retail - Other Retail	-	-	647	7	158	-	-	-	136	1	110	-	-	-	3	-	-		
	Retail - Other Retail - Of Which: SME	-	-	647	7	158	-	-	-	136	1	110	-	-	-	3	-	-		
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Securitisation	-	-	222	-	-	-	-	68	-	-	-	-	-	-	-	-	-		
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	-	-	222	0	17,537	578	221	0	68	0	4,195	144	162	0	-	0	14	130	-
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	3,676	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,663	-	22	-	-	-	304	-	4	-	-	-	-	-	-	-
	Corporates	-	-	2,924	128	78	-	-	-	1,371	14	69	-	-	-	-	49	-	-
	Corporates - Of Which: Specialised Lending	-	-	299	49	-	-	-	-	361	-	-	-	-	-	-	19	-	-
	Corporates - Of Which: SME	-	-	157	4	-	-	-	-	49	0	-	-	-	-	1	-	-	-
	Retail	-	-	1,668	43	-	-	-	-	336	11	-	-	-	-	11	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1,668	43	-	-	-	-	336	11	-	-	-	-	11	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	1,668	43	-	-	-	-	336	11	-	-	-	-	11	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	17	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		17	0	10,131	171	100	0	7	0	2,012	25	73	0	-	0	5	60	-	0
Securitisations and re-securitisations positions deducted from capital *		18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	-	-	4,917	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-
	Institutions	-	-	841	-	7	-	-	-	234	-	1	-	-	-	-	-	-	-
	Corporates	-	-	2,872	40	45	-	-	-	1,176	11	36	-	-	-	-	17	-	-
	Corporates - Of Which: Specialised Lending	-	-	33	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	1,280	55	-	-	-	-	301	17	-	-	-	-	18	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1,280	55	-	-	-	-	301	17	-	-	-	-	18	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	1,280	55	-	-	-	-	301	17	-	-	-	-	18	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	32	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		32	0	9,910	95	52	0	4	0	1,730	27	38	0	-	0	5	35	-	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	4,342	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	1,405	3	1	-	-	-	452	0	0	-	-	-	-	0	-	-	-
	Corporates	-	-	3,167	83	72	-	-	-	996	22	62	-	-	-	-	41	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	15	3	-	-	-	-	4	1	-	-	-	-	-	0	-	-	-
	Retail	-	-	864	15	-	-	-	-	191	4	-	-	-	-	-	4	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	864	15	-	-	-	-	191	4	-	-	-	-	-	4	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	864	15	-	-	-	-	191	4	-	-	-	-	-	4	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	1	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	590	-	-	-	-	-	79	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		591	0	9,778	101	73	0	82	0	1,639	27	63	0	-	0	5	45	-	0	
Securitisation and re-securitisations positions deducted from capital *		193	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central banks and central governments	-	-	519	-	1,264	-	-	-	191	-	20	-	-	-	-	-	-	-	-
	Institutions	-	-	0	-	78	-	-	-	0	-	30	-	-	-	-	-	-	-	-
	Corporates	-	-	32	-	2,776	74	-	-	15	-	2,732	92	-	-	-	-	-	-	189
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	2	-	733	-	-	-	1	-	731	-	-	-	-	-	-	-	-
	Retail	-	-	0	-	4,764	84	-	-	0	-	3,616	94	-	-	-	-	-	-	67
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	0	-	4,764	84	-	-	0	-	3,616	94	-	-	-	-	-	-	67
	Retail - Other Retail - Of Which: SME	-	-	0	-	748	-	-	-	0	-	564	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	4,016	84	-	-	-	-	3,052	94	-	-	-	-	-	-	67
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	551	0	8,881	158	0	0	206	0	6,398	186	-	0	0	0	19	256	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
New Zealand	Central banks and central governments	-	-	307	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-
	Corporates	-	-	7,210	293	1	-	-	-	2,016	93	1	-	-	-	-	-	81	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	6,133	-	-	-	-	-	1,667	-	-	-	-	-	-	-	-	-
	Retail	-	-	114	0	172	-	-	-	26	0	122	-	-	-	-	-	0	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	114	0	172	-	-	-	26	0	122	-	-	-	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	-	114	0	172	-	-	-	26	0	122	-	-	-	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	7,631	294	173	0	0	0	2,042	93	123	0	-	0	11	81	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Brazil	Central banks and central governments	-	-	615	-	28	-	-	-	348	-	28	-	-	-	-	-	-	-
	Institutions	-	-	228	-	0	-	-	-	82	-	0	-	-	-	-	-	-	-
	Corporates	-	-	3,165	44	1,447	38	-	-	1,611	11	1,421	38	-	-	-	-	14	21
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	2	-	763	27	-	-	1	-	652	27	-	-	-	-	-	21
	Retail	-	-	1,524	259	-	-	-	-	451	58	-	-	-	-	-	-	82	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1,524	259	-	-	-	-	451	58	-	-	-	-	-	-	82	-
	Retail - Other Retail - Of Which: SME	-	-	1,524	259	-	-	-	-	451	58	-	-	-	-	-	-	82	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	32	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		32	0	5,532	303	1,476	38	6	0	2,492	68	1,449	38	-	0	28	96	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments	-	-	67	-	424	-	-	-	47	-	5	-	-	-	-	-	-	-	-
	Institutions	-	-	75	-	16	-	-	-	90	-	3	-	-	-	-	-	-	-	-
	Corporates	-	-	1,144	52	770	1,077	-	-	487	8	847	1,615	-	-	-	11	-	-	1,610
	Corporates - Of Which: Specialised Lending	-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	7	-	594	1,077	-	-	2	-	670	1,615	-	-	-	-	-	-	1,610
	Retail	-	-	43	1	1,142	329	-	-	13	0	799	334	-	-	-	-	-	-	90
	Retail - Secured on real estate property	0.0%	-	-	-	607	319	-	-	-	-	398	319	-	-	-	-	-	-	51
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	607	319	-	-	-	-	398	319	-	-	-	-	-	-	51
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	43	1	535	10	-	-	13	0	401	15	-	-	-	-	-	-	39
	Retail - Other Retail - Of Which: SME	-	-	43	1	85	10	-	-	13	0	64	15	-	-	-	-	-	-	39
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	450	-	-	-	-	-	337	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	775	-	-	-	-	-	1,383	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		775	0	1,329	53	2,352	1,405	1,383	0	637	8	1,653	1,949	95	0	0	11	75	1,700
Securitisations and re-securitisations positions deducted from capital *		162	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

NL048
RABOBANK NEDERLAND

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	19,751	14,198
Trading Book (excl. correlation trading)	914	610
Correlation Trading Portfolio	16	20
Total	20,681	14,828

Explanatory footnotes

4. MARKET RISK

NL048
RABOBANK NEDERLAND

(in million Euro)

	31-12-2012		30-6-2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	199	4,363	142	5,091
TDI - General risk	0	3,795	0	3,976
TDI - Specific risk	198	569	142	1,114
Equities	0	623	0	949
Equities - General risk	0	623	0	949
Equities - Specific risk	0	0	0	0
Foreign exchange risk	0	21	0	60
Commodities risk	0	15	0	54

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		76	0	76	76	0	0	0	0
[2Y - 3Y]		28	0	28	28	0	0	0	0
[3Y - 5Y]		25	0	25	25	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		138	0	138	138	0	0	0	0
Total		267	0	267	267	0	0	0	0
[0 - 3M]	Belgium	44	0	44	18	0	1	-10	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		81	0	81	79	0	2	0	0
[2Y - 3Y]		29	0	29	22	0	7	0	0
[3Y - 5Y]		109	2	98	74	0	0	0	0
[5Y - 10Y]		33	0	25	25	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		296	2	277	217	0	10	-10	0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	-29	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		35	0	35	27	0	9	0	0
[2Y - 3Y]		9	0	9	8	0	1	0	0
[3Y - 5Y]		17	0	17	17	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		61	0	61	51	0	10	-29	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		53	0	53	53	0	0	0	0
[1Y - 2Y]		53	0	53	53	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		83	0	83	83	0	0	0	0
[10Y - more]		406	0	406	406	0	0	0	0
Total		595	0	595	595	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		35	0	35	35	0	0	-13	0
[2Y - 3Y]		49	0	6	0	0	6	0	0
[3Y - 5Y]		3	0	3	0	0	3	0	0
[5Y - 10Y]		3,262	0	3,262	3,262	0	0	0	0
[10Y - more]		2,618	0	2,618	2,618	0	0	0	0
Total	5,966	0	5,924	5,915	0	9	-13	0	
[0 - 3M]	Germany	129	0	117	0	0	117	-1	0
[3M - 1Y]		282	0	282	187	0	95	1	0
[1Y - 2Y]		133	0	69	16	8	44	0	0
[2Y - 3Y]		51	0	0	4	0	0	0	0
[3Y - 5Y]		29	0	0	9	0	0	0	0
[5Y - 10Y]		254	0	81	29	0	51	17	0
[10Y - more]		5,737	0	5,711	5,733	0	0	0	0
Total	6,615	0	6,260	5,979	8	307	16	0	
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		47	0	47	0	47	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	5	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		53	5	53	0	47	1	0	0
[0 - 3M]	Italy	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		62	0	62	62	0	0	0	0
[2Y - 3Y]		13	0	13	13	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		41	0	41	41	0	0	0	0
[10Y - more]		34	0	34	34	0	0	0	0
Total		150	0	150	150	0	0	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		19	0	19	19	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		19	0	19	19	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	-2	0
[3M - 1Y]		0	0	0	0	0	0	-1	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	-3	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	595	11	570	309	0	226	-7	0
[3M - 1Y]		1,651	77	1,437	1,418	0	0	-5	0
[1Y - 2Y]		1,317	10	1,317	1,224	0	15	-122	0
[2Y - 3Y]		719	205	719	474	0	6	37	0
[3Y - 5Y]		2,472	127	2,456	2,328	0	0	-409	0
[5Y - 10Y]		14,150	264	14,132	13,819	0	13	-416	0
[10Y - more]		2,321	19	2,299	2,295	0	0	-177	0
Total		23,226	713	22,930	21,867	0	261	-1,099	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	1,050	0	1,050	932	0	18	0	0
[3M - 1Y]		84	0	84	66	0	0	0	0
[1Y - 2Y]		15	0	15	2	0	2	0	0
[2Y - 3Y]		293	0	293	276	0	16	0	0
[3Y - 5Y]		46	0	46	42	0	4	0	0
[5Y - 10Y]		400	0	400	352	0	24	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1,887	0	1,887	1,670	0	65	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	-21	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	1	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	1	1	0	0	0	-21	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		10	0	10	10	0	0	0	0
[1Y - 2Y]		21	0	21	21	0	0	0	0
[2Y - 3Y]		4	2	4	0	0	2	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		36	2	36	31	0	2	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	88	0
[3M - 1Y]		0	0	0	0	0	0	53	0
[1Y - 2Y]		0	0	0	0	0	0	24	0
[2Y - 3Y]		0	0	0	0	0	0	1	0
[3Y - 5Y]		3	0	3	0	0	3	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	16	0
Total		3	0	3	0	0	3	183	0
[0 - 3M]	Australia	770	0	770	770	0	0	0	0
[3M - 1Y]		144	0	144	144	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		913	0	913	913	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		19	0	19	0	0	9	0	0
[1Y - 2Y]		12	0	12	10	0	2	0	0
[2Y - 3Y]		19	2	19	14	0	3	0	0
[3Y - 5Y]		15	12	9	0	0	0	0	0
[5Y - 10Y]		25	0	21	20	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		90	14	81	44	0	16	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	-6	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-6	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	114	0	114	114	0	0	0	0
[3M - 1Y]		119	0	119	119	0	0	0	0
[1Y - 2Y]		95	3	85	12	0	70	0	0
[2Y - 3Y]		38	2	35	32	0	1	-0	0
[3Y - 5Y]		197	54	181	139	0	0	0	0
[5Y - 10Y]		1,571	0	1,569	1,563	0	6	0	0
[10Y - more]		2	0	2	2	0	0	0	0
Total		2,135	59	2,104	1,981	0	77	-0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	141	0	141	141	0	0	9	0
[3M - 1Y]		206	0	206	206	0	0	-22	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		348	0	348	347	0	0	-13	0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	-22	0
[3M - 1Y]		0	0	0	0	0	0	-1	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-24	0
[0 - 3M]	Latin America and the Caribbean	225	0	225	0	0	132	0	0
[3M - 1Y]		399	5	399	46	0	0	0	0
[1Y - 2Y]		148	0	148	10	0	37	0	0
[2Y - 3Y]		184	0	184	114	0	0	0	0
[3Y - 5Y]		151	0	151	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1,108	5	1,108	170	0	169	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		57	57	57	0	0	0	0	0
Total	57	57	57	0	0	0	0	0	
[0 - 3M]	Others	44	6	44	22	0	0	-130	0
[3M - 1Y]		123	0	123	22	0	0	-275	0
[1Y - 2Y]		6	2	6	0	0	0	0	0
[2Y - 3Y]		7	7	7	0	0	0	0	0
[3Y - 5Y]		86	86	86	0	0	0	0	0
[5Y - 10Y]		144	144	144	0	0	0	0	0
[10Y - more]		19	19	19	0	0	0	0	0
Total	428	263	428	44	0	0	-405	0	
TOTAL EEA 30	39,174	723	38,461	36,760	56	668	-975	0	

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	0	0	2	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	0
[2Y - 3Y]		30	0	30	27	0	3	0	0
[3Y - 5Y]		20	0	20	11	0	9	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		132	0	132	132	0	0	0	0
Total	185	0	185	169	0	16	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		77	0	76	76	0	1	-1	0
[1Y - 2Y]		39	0	39	21	0	18	0	0
[2Y - 3Y]		23	0	23	21	0	2	0	0
[3Y - 5Y]		120	1	116	74	0	40	0	0
[5Y - 10Y]		56	0	0	0	0	0	0	0
[10Y - more]		18	0	11	0	0	11	0	0
Total	332	1	265	192	0	71	-0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	2	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	2	0
[0 - 3M]	Denmark	0	0	0	0	0	0	1	0
[3M - 1Y]		26	0	26	10	0	16	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		26	0	26	24	0	2	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		52	0	52	34	0	18	1	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	50	0	50	50	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		51	0	51	50	0	1	0	0
[2Y - 3Y]		2	0	2	0	0	2	0	0
[3Y - 5Y]		15	0	15	0	0	15	0	0
[5Y - 10Y]		128	0	128	128	0	0	0	0
[10Y - more]		386	0	386	385	0	1	0	0
Total		633	0	581	561	0	20	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		13	0	12	0	0	12	-12	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		8	0	0	0	0	0	0	0
[5Y - 10Y]		3,518	0	3,506	3,496	0	9	0	0
[10Y - more]		2,555	0	2,524	2,524	0	0	0	0
Total	6,096	0	6,043	6,020	0	23	-12	0	
[0 - 3M]	Germany	13	0	0	0	0	0	-4	0
[3M - 1Y]		155	0	109	0	0	109	0	0
[1Y - 2Y]		143	0	90	0	0	90	0	0
[2Y - 3Y]		22	0	0	0	0	0	0	0
[3Y - 5Y]		31	0	0	0	0	0	0	0
[5Y - 10Y]		254	0	0	0	0	0	13	0
[10Y - more]		5,472	0	5,470	5,470	0	0	0	0
Total	6,090	0	5,668	5,470	0	199	8	0	
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	5	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		6	5	6	0	0	1	0	0
[0 - 3M]	Italy	0	0	0	0	0	0	0	0
[3M - 1Y]		64	0	53	50	0	3	0	0
[1Y - 2Y]		24	0	24	10	0	14	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		10	0	0	0	0	0	0	0
[5Y - 10Y]		26	0	21	14	0	7	0	0
[10Y - more]		34	0	34	34	0	1	0	0
Total		159	0	132	108	0	24	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	-0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	358	33	350	211	0	106	12	0
[3M - 1Y]		389	34	254	170	0	50	-48	0
[1Y - 2Y]		2,834	83	2,600	2,518	0	0	-68	0
[2Y - 3Y]		722	182	653	418	0	52	96	0
[3Y - 5Y]		2,981	127	2,843	2,502	0	214	-158	0
[5Y - 10Y]		14,269	203	13,917	13,714	0	0	-384	0
[10Y - more]		2,235	19	2,199	2,049	0	131	-132	0
Total		23,787	680	22,815	21,581	0	554	-681	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	760	0	760	750	0	2	0	0
[3M - 1Y]		205	0	205	47	0	136	0	0
[1Y - 2Y]		124	0	124	106	0	18	0	0
[2Y - 3Y]		90	0	90	90	0	0	0	0
[3Y - 5Y]		95	0	95	71	0	24	0	0
[5Y - 10Y]		382	0	382	341	0	19	0	0
[10Y - more]		106	0	106	92	0	14	0	0
Total		1,763	0	1,763	1,496	0	213	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		9	7	7	0	0	0	0	0
[5Y - 10Y]		15	0	12	0	0	12	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		25	7	20	0	0	13	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		21	0	21	0	0	21	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		22	1	22	0	0	21	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	57	0
[3M - 1Y]		0	0	0	0	0	0	13	0
[1Y - 2Y]		0	0	0	0	0	0	-2	0
[2Y - 3Y]		0	0	0	0	0	0	-2	0
[3Y - 5Y]		2	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	0	0	0	0	66	0
[0 - 3M]	Australia	494	0	494	494	0	0	0	0
[3M - 1Y]		181	0	181	181	0	0	0	0
[1Y - 2Y]		3	3	3	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		679	3	679	675	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	1	0	0	1	0	0
[1Y - 2Y]		2	0	0	0	0	0	0	0
[2Y - 3Y]		3	0	0	0	0	0	0	0
[3Y - 5Y]		18	12	15	0	0	3	0	0
[5Y - 10Y]		2	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		27	12	16	0	0	5	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	-9	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-9	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0
[3M - 1Y]		86	0	86	86	0	0	0	0
[1Y - 2Y]		85	0	79	32	0	47	0	0
[2Y - 3Y]		93	2	88	74	0	12	-0	0
[3Y - 5Y]		229	49	174	170	0	0	0	0
[5Y - 10Y]		1,586	0	1,582	1,557	0	24	0	0
[10Y - more]		36	0	36	34	0	2	0	0
Total		2,117	52	2,046	1,953	0	86	-0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	141	0	141	141	0	0	8	0
[3M - 1Y]		161	0	161	161	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		302	0	302	302	0	0	8	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	-17	0
[3M - 1Y]		0	0	0	0	0	0	3	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-14	0
[0 - 3M]	Latin America and the Caribbean	55	0	55	0	0	0	0	0
[3M - 1Y]		229	4	229	10	0	35	0	0
[1Y - 2Y]		384	0	384	147	0	0	0	0
[2Y - 3Y]		54	0	54	2	0	0	0	0
[3Y - 5Y]		93	0	93	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		814	4	814	159	0	35	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

NL048
RABOBANK NEDERLAND

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		54	54	54	0	0	0	0	0
Total	54	54	54	0	0	0	0	0	
[0 - 3M]	Others	164	0	164	68	0	0	-188	0
[3M - 1Y]		62	0	62	25	0	6	-380	0
[1Y - 2Y]		5	5	5	0	0	0	0	0
[2Y - 3Y]		7	7	7	0	0	0	0	0
[3Y - 5Y]		87	87	87	0	0	0	0	0
[5Y - 10Y]		132	132	132	0	0	0	0	0
[10Y - more]		75	75	75	0	0	0	0	0
Total	532	305	532	93	0	6	-568	0	
TOTAL EEA 30	39,153	696	37,553	35,632	0	1,172	-617	0	

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

6. RWA

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(in million Euro)

	31-12-2012	30-6-2013
RWA for credit risk	165,162	164,094
RWA Securitisation and re-securitisations	6,367	5,369
RWA Other credit risk	158,796	158,725
RWA for market risk	5,222	6,295
RWA for operational risk	20,229	19,364
RWA Transitional floors	0	0
RWA Other	32,234	31,118
Total RWA ⁽¹⁾	222,847	220,871

Explanatory footnotes