



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	Coöperatieve Rabobank U.A.
<b>LEI Code</b>	DG3RU1DBUFHT4ZF9WN62
<b>Country Code</b>	NL

In line with regulatory requirements, this bank only publishes annual and semiannual figures.

## 2019 EU-wide Transparency Exercise

### Key Metrics

Coöperatieve Rabobank U.A.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period		32,122		32,651	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		32,122		32,651	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		39,068		36,956	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		39,068		36,956	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		53,259		50,556	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		53,259		50,556	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets		200,531		207,281	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		200,531		207,281	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		16.02%		15.75%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		16.02%		15.75%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		19.48%		17.83%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		19.48%		17.83%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		26.56%		24.39%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		26.56%		24.39%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		607,852		622,864	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		6.43%		5.93%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		39,068		36,956	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		35,731		36,253	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		607,852		622,864	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		607,852		622,864	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		6.4%		5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.9%		5.8%	C 47.00 (r330,c010)	

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Capital

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		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
(min EUR, %)								
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>		<b>53,259</b>		<b>50,556</b>	C 01.00 (e10),e10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>32,122</b>		<b>32,651</b>	C 01.00 (e20),e10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,424		7,424	C 01.00 (e30),e10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		28,013		28,237	C 01.00 (e130),e10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		-798		-654	C 01.00 (e180),e10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		0		0	C 01.00 (e200),e10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (e210),e10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (e230),e10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-189		-53	C 01.00 (e250),e10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-963		-967	C 01.00 (e300),e10) + C 01.00 (e340),e10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-247		-199	C 01.00 (e370),e10)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-1,003		-969	C 01.00 (e380),e10)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-6		-6	C 01.00 (e390),e10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (e430),e10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (e440),e10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-30		-33	C 01.00 (e450),e10) + C 01.00 (e460),e10) + C 01.00 (e470),e10) + C 01.00 (e471),e10) + C 01.00 (e472),e10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		-30		-33	C 01.00 (e460),e10)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	C 01.00 (e480),e10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (e490),e10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 01.00 (e500),e10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	C 01.00 (e510),e10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-91		-126	C 01.00 (e524),e10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (e529),e10)	-
	A.1.21	Transitional adjustments		12		0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (e220),e10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (e240),e10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		12		0	C 01.00 (e520),e10)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>6,946</b>		<b>4,305</b>	C 01.00 (e530),e10)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		3,622		3,604	C 01.00 (e540),e10) + C 01.00 (e670),e10)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (e720),e10)	
A.2.3	Other Additional Tier 1 Capital components and deductions		-2		-2	C 01.00 (e690),e10) + C 01.00 (e700),e10) + C 01.00 (e710),e10) + C 01.00 (e740),e10) + C 01.00 (e744),e10) + C 01.00 (e746),e10)		
A.2.4	Additional Tier 1 transitional adjustments		3,325		703	C 01.00 (e660),e10) + C 01.00 (e680),e10) + C 01.00 (e730),e10)		
<b>A.3</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>39,068</b>		<b>36,956</b>	C 01.00 (e15),e10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>14,191</b>		<b>13,600</b>	C 01.00 (e750),e10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		14,191		13,600	C 01.00 (e760),e10) + C 01.00 (e890),e10)		
A.4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (e910),e10) + C 01.00 (e920),e10) + C 01.00 (e930),e10) + C 01.00 (e940),e10) + C 01.00 (e950),e10) + C 01.00 (e970),e10) + C 01.00 (e974),e10) + C 01.00 (e978),e10)		
A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (e880),e10) + C 01.00 (e900),e10) + C 01.00 (e960),e10)		
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>200,531</b>		<b>207,281</b>	C 02.00 (e10),e10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0		0	C 05.01 (e10),e40)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>		<b>16.02%</b>		<b>15.75%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>19.48%</b>		<b>17.83%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>26.56%</b>		<b>24.39%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>32,111</b>		<b>32,651</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>		<b>16.01%</b>		<b>15.75%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (e440),e10)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (e440),e20)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (e440),e30)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 05.01 (e440),e40)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Coöperatieve Rabobank U.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)		163,869		170,825	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach		16,892		17,609	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach		6,243		5,937	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		120,073		124,530	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		8,978		9,434	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)		2,652		3,055	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		887		1,215	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		2,005		2,378	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)		3,877		3,931	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach		310		429	C 02.00 (R530, c010)
Of which IMA		3,567		3,502	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0		0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		27,242		25,590	C 02.00 (R590, c010)
Of which basic indicator approach		0		0	C 02.00 (R600, c010)
Of which standardised approach		0		0	C 02.00 (R610, c010)
Of which advanced measurement approach		27,242		25,590	C 02.00 (R620, c010)
Other risk exposure amounts		0		288	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total		200,531		207,281	

## 2019 EU-wide Transparency Exercise

### P&L

Coöperatieve Rabobank U.A.

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income		17,320		8,600
Of which debt securities income		660		238
Of which loans and advances income		15,357		7,727
Interest expenses		8,771		4,393
(Of which deposits expenses)		2,563		1,363
(Of which debt securities issued expenses)		3,915		2,025
(Expenses on share capital repayable on demand)		0		0
Dividend income		27		18
Net Fee and commission income		1,931		1,000
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		231		38
Gains or (-) losses on financial assets and liabilities held for trading, net		-102		416
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		151		17
Gains or (-) losses from hedge accounting, net		174		8
Exchange differences [gain or (-) loss], net		14		-353
Net other operating income /(expenses)		796		308
<b>TOTAL OPERATING INCOME, NET</b>		<b>11,771</b>		<b>5,659</b>
(Administrative expenses)		7,208		3,458
(Depreciation)		395		214
Modification gains or (-) losses, net		10		7
(Provisions or (-) reversal of provisions)		259		120
(Commitments and guarantees given)		-3		61
(Other provisions)		262		59
Of which pending legal issues and tax litigation <sup>1</sup>		92		
Of which restructuring <sup>1</sup>		120		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		193		380
(Financial assets at fair value through other comprehensive income)		-5		0
(Financial assets at amortised cost)		198		380
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		42		-25
(of which Goodwill)		1		0
Negative goodwill recognised in profit or loss		17		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		224		89
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		-19		1
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>3,906</b>		<b>1,608</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>3,004</b>		<b>1,212</b>
Profit or (-) loss after tax from discontinued operations		0		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>3,004</b>		<b>1,212</b>
Of which attributable to owners of the parent		2,944		1,195

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

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ASSETS:	As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References	
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					74,430												IAS 1.54 (i)	
Financial assets held for trading					22,255	2,404	19,532	319										IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					2,134	0	572	1,563										IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					157	126	23	8										IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					18,730	14,453	3,813	464										IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					447,571													IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					3,281	0	3,281	0										IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					5,784													IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>					16,094													
TOTAL ASSETS					590,437													IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities			17,369	574	0	-2	-1	0										12,487	1,242	0	-2	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances			205	0	0	0	0	0										208	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities			186	0	0	0	0	0										160	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances			419,119	15,973	16,050	-271	-240	-3,246										433,102	18,245	16,042	-314	-282	-3,225	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



## 2019 EU-wide Transparency Exercise

### Market Risk

Coöperatieve Rabobank U.A.

(min EUR)	SA		IM										IM																	
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT							
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018											As of 31/12/2018																
Traded Debt Instruments		0													37	13	176	76												
Of which: General risk		0													0	0	0	0												
Of which: Specific risk		0													0	0	0	0												
Equities		0													0	0	0	0												
Of which: General risk		0													0	0	0	0												
Of which: Specific risk		0													0	0	0	0												
Foreign exchange risk		0													1	0	4	1												
Commodities risk		307													1	1	7	3												
<b>Total</b>		<b>307</b>													<b>37</b>	<b>12</b>	<b>174</b>	<b>75</b>	<b>74</b>	<b>69</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,567</b>	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019											As of 30/06/2019																
Traded Debt Instruments		0													33	12	184	69												
Of which: General risk		0													0	0	0	0												
Of which: Specific risk		0													0	0	0	0												
Equities		0													0	0	0	0												
Of which: General risk		0													0	0	0	0												
Of which: Specific risk		0													0	0	0	0												
Foreign exchange risk		0													2	1	6	5												
Commodities risk		426													3	1	3	1												
<b>Total</b>		<b>427</b>													<b>32</b>	<b>12</b>	<b>175</b>	<b>65</b>	<b>72</b>	<b>61</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,502</b>		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks					2,080	2,407	2,679	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					883	883	248	
	Corporates					11,455	7,303	7,237	
	of which: SME					2,705	2,583	2,516	
	Retail					5,105	4,698	3,334	
	of which: SME					3,619	3,500	2,436	
	Secured by mortgages on immovable property					5,505	4,917	1,887	
	of which: SME					1,436	1,093	466	
	Exposures in default					1,433	1,278	1,524	154
	Items associated with particularly high risk					5	5	8	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					26,467	21,491	16,917	187	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks					1,147	1,474	2,567	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					7	7	3	
	Corporates					810	649	649	
	of which: SME					327	219	218	
	Retail					1,723	1,426	957	
	of which: SME					817	711	420	
	Secured by mortgages on immovable property					3,597	3,152	1,194	
	of which: SME					1,426	1,084	462	
	Exposures in default					151	143	174	7
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	7	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks					446	446	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					199	199	53	
	Corporates					2,257	276	276	
	of which: SME					6	6	6	
	Retail					422	346	259	
	of which: SME					8	8	5	
	Secured by mortgages on immovable property					1,616	1,498	542	
	of which: SME					9	9	4	
	Exposures in default					50	49	68	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	1	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRALIA	Central governments or central banks					24	24	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					359	359	72	
	Corporates					240	88	87	
	of which: SME					28	27	27	
	Retail					160	147	105	
	of which: SME					58	58	38	
	Secured by mortgages on immovable property					83	71	24	
	of which: SME					0	0	0	
	Exposures in default					1	1	1	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	1	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks				6	6	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				1	1	0		
	Corporates				418	236	234		
	of which: SME				105	104	103		
	Retail				44	44	32		
	of which: SME				44	44	32		
	Secured by mortgages on immovable property				2	2	2		
	of which: SME				0	0	0		
	Exposures in default				19	13	14	5	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							6		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BRAZIL	Central governments or central banks				6	6	6		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				53	53	20		
	Corporates				2,975	2,922	2,885		
	of which: SME				1,126	1,115	1,078		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				374	297	322	77	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							88		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NEW ZEALAND	Central governments or central banks				146	146	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				101	101	20		
	Corporates				29	22	22		
	of which: SME				0	0	0		
	Retail				317	305	229		
	of which: SME				262	261	196		
	Secured by mortgages on immovable property				58	46	22		
	of which: SME				0	0	0		
	Exposures in default				1	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							2		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks				2	2	2		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				2	2	2		
	Corporates				33	33	33		
	of which: SME				0	0	0		
	Retail				74	74	56		
	of which: SME				74	74	56		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				1	1	1	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks				33	33	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				43	43	13		
	Corporates				713	325	325		
	of which: SME				0	0	0		
	Retail				550	549	412		
	of which: SME				550	549	412		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				13	11	11	3	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							4		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks				6	6	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				2	2	0		
	Corporates				509	226	221		
	of which: SME				167	167	162		
	Retail				63	63	37		
	of which: SME				63	63	37		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				13	12	12	1	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							1		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CANADA	Central governments or central banks				4	4	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				506	94	94		
	of which: SME				0	0	0		
	Retail				1	1	1		
	of which: SME				1	1	1		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				1	1	1	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks				2,285	2,285	2,748		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				1,000	1,000	270		
	Corporates				11,948	7,678	7,613		
	of which: SME				2,704	2,613	2,548		
	Retail				5,351	4,932	3,520		
	of which: SME				3,525	3,406	2,376		
	Secured by mortgages on immovable property				5,281	4,730	1,808		
	of which: SME				1,319	1,010	426		
	Exposures in default				1,377	1,241	1,449	134	
	Items associated with particularly high risk				165	165	248		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>				27,407	22,032	17,656	177		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks				1,200	1,200	2,628		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				8	8	4		
	Corporates				776	633	632		
	of which: SME				449	371	371		
	Retail				1,619	1,309	678		
	of which: SME				757	652	385		
	Secured by mortgages on immovable property				3,389	2,979	1,122		
	of which: SME				1,310	1,001	422		
	Exposures in default				132	124	150	7	
	Items associated with particularly high risk				162	162	243		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							11		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks				420	420	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				202	202	46		
	Corporates				2,468	389	389		
	of which: SME				4	3	3		
	Retail				811	738	552		
	of which: SME				12	12	8		
	Secured by mortgages on immovable property				1,585	1,470	532		
	of which: SME				9	9	4		
	Exposures in default				23	22	26	1	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							1		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRALIA	Central governments or central banks				30	30	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				234	234	47		
	Corporates				428	216	215		
	of which: SME				49	49	48		
	Retail				154	141	102		
	of which: SME				55	55	37		
	Secured by mortgages on immovable property				84	72	35		
	of which: SME				0	0	0		
	Exposures in default				4	4	4	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							1		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					7	7	1	
	Corporates					409	220	219	
	of which: SME					90	90	89	
	Retail					52	52	36	
	of which: SME					52	52	36	
	Secured by mortgages on immovable property					3	3	1	
	of which: SME					0	0	0	
	Exposures in default					18	12	13	6
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>								6	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BRAZIL	Central governments or central banks					2	2	2	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					32	32	8	
	Corporates					3,098	3,017	2,978	
	of which: SME					1,056	1,045	1,006	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					452	391	426	61
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>								75	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NEW ZEALAND	Central governments or central banks					145	145	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					326	326	65	
	Corporates					50	39	39	
	of which: SME					0	0	0	
	Retail					315	305	228	
	of which: SME					259	258	193	
	Secured by mortgages on immovable property					62	48	24	
	of which: SME					0	0	0	
	Exposures in default					1	1	1	0
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>								1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks					2	2	2	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					3	3	2	
	Corporates					27	27	27	
	of which: SME					0	0	0	
	Retail					82	82	61	
	of which: SME					82	82	61	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					1	1	1	0
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>								0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
GERMANY	Central governments or central banks					139	139	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					67	67	25	
	Corporates					710	491	491	
	of which: SME					0	0	0	
	Retail					452	451	338	
	of which: SME					452	451	338	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					11	9	9	2
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>								4	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks					1	1	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					4	4	1	
	Corporates					455	183	178	
	of which: SME					138	138	133	
	Retail					65	65	39	
	of which: SME					65	65	39	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					9	7	7	1
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>								1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
CANADA	Central governments or central banks					4	4	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					4	4	1	
	Corporates					536	80	80	
	of which: SME					0	0	0	
	Retail					2	2	1	
	of which: SME					2	2	1	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					1	1	1	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>								0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments										
	Institutions	90,887	0			90,878	1,111		0	6	
	Corporates	22,463	467			14,550	6,485		37	65	
	Corporates - Of Which: Specialised Lending	219,830	11,298			212,215	79,173		3,154	2,483	
	Corporates - Of Which: SME	23,152	1,252			23,121	6,989		346	191	
	Retail	73,048	6,279			75,597	23,212		1,587	1,124	
	Retail - Secured on real estate property	248,281	3,275			245,495	42,104		1,010	1,133	
	Retail - Secured on real estate property - Of Which: SME	215,665	2,232			214,498	32,900		743	572	
	Retail - Secured on real estate property - Of Which: non-SME	20,896	1,625			20,910	6,849		409	360	
	Retail - Qualifying Revolving	194,769	607			193,588	26,051		334	211	
	Retail - Other Retail	0	0			0	0		0	0	
	Retail - Other Retail - Of Which: SME	32,615	1,042			30,998	9,204		267	561	
	Retail - Other Retail - Of Which: non-SME	27,503	947			25,632	7,373		258	498	
Equity	5,113	95			5,366	1,831		9	63		
Other non credit-obligation assets	3,525	0			3,525	8,978		0	0		
IRB Total <sup>2</sup>									149,535		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments										
	Institutions	69,794	0			69,764	19		0	0	
	Corporates	11,809	447			4,650	873		37	35	
	Corporates - Of Which: Specialised Lending	96,234	8,505			91,692	36,025		2,213	1,632	
	Corporates - Of Which: SME	17,200	1,195			17,336	3,880		329	179	
	Retail	41,754	6,211			41,686	14,061		1,569	1,078	
	Retail - Secured on real estate property	228,669	2,925			227,605	37,208		910	951	
	Retail - Secured on real estate property - Of Which: SME	215,665	2,232			214,498	32,900		743	572	
	Retail - Secured on real estate property - Of Which: non-SME	20,896	1,625			20,910	6,849		409	360	
	Retail - Qualifying Revolving	194,769	607			193,588	26,051		334	211	
	Retail - Other Retail	0	0			0	0		0	0	
	Retail - Other Retail - Of Which: SME	13,003	693			13,107	4,308		167	379	
	Retail - Other Retail - Of Which: non-SME	8,487	606			8,337	2,607		160	320	
Equity	4,516	87			4,771	1,700		7	60		
Other non credit-obligation assets	2,692	0			2,692	6,894		0	0		
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments										
	Institutions	6,176	0			6,172	49		0	0	
	Corporates	1,736	0			1,728	483		0	1	
	Corporates - Of Which: Specialised Lending	45,418	914			43,152	15,868		309	110	
	Corporates - Of Which: SME	3,806	21			3,835	1,991		7	5	
	Retail	11,050	18			11,094	4,034		5	23	
	Retail - Secured on real estate property	8,294	109			7,270	1,934		31	50	
	Retail - Secured on real estate property - Of Which: SME	0	0			0	0		0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0			0	0		0	0	
	Retail - Qualifying Revolving	0	0			0	0		0	0	
	Retail - Other Retail	8,294	109			7,270	1,934		31	50	
	Retail - Other Retail - Of Which: SME	7,709	102			6,686	1,807		28	47	
	Retail - Other Retail - Of Which: non-SME	585	7			594	126		2	3	
Equity	162	0			162	459		0	0		
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
AUSTRALIA	Central banks and central governments										
	Institutions	1,010	0			1,008	0		0	0	
	Corporates	291	0			293	260		0	1	
	Corporates - Of Which: Specialised Lending	17,241	268			18,854	4,159		102	58	
	Corporates - Of Which: SME	0	0			0	0		0	0	
	Retail	11,819	1			13,679	2,738		0	7	
	Retail - Secured on real estate property	834	5			773	266		1	6	
	Retail - Secured on real estate property - Of Which: SME	0	0			0	0		0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0			0	0		0	0	
	Retail - Qualifying Revolving	0	0			0	0		0	0	
	Retail - Other Retail	834	5			773	266		1	6	
	Retail - Other Retail - Of Which: SME	834	5			772	266		1	6	
	Retail - Other Retail - Of Which: non-SME	0	0			0	0		0	0	
Equity	14	0			14	26		0	0		
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
		(min EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments										
	Institutions	2,298	0			2,355	1		0	0	
	Corporates	1,089	0			1,063	391		0	1	
	Corporates - Of Which: Specialised Lending	5,695	16			5,092	1,905		4	4	
	Corporates - Of Which: SME	214	0			168	78		0	0	
	Retail	160	16			150	50		4	0	
	Retail - Secured on real estate property	1,320	15			1,238	262		4	7	
	Retail - Secured on real estate property - Of Which: SME	0	0			0	0		0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0			0	0		0	0	
	Retail - Qualifying Revolving	0	0			0	0		0	0	
	Retail - Other Retail	1,320	15			1,238	262		4	7	
	Retail - Other Retail - Of Which: SME	1,320	15			1,237	262		4	7	
	Retail - Other Retail - Of Which: non-SME	0	0			0	0		0	0	
Equity	30	0			30	58		0	0		
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018				As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
BRAZIL	Central banks and central governments					439	0	439	607	0	1
	Institutions					147	0	147	229	0	0
	Corporates					4,506	398	5,119	3,234	127	136
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					98	3	105	105	1	1
	Retail					1,003	38	1,117	374	12	28
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,003	38	1,117	374	12	28
	Retail - Other Retail - Of Which: SME					1,003	38	1,117	374	12	28
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					104	0	104	260	0	0
Other non credit-obligation assets											
IRB Total											

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018				As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
NEW ZEALAND	Central banks and central governments					254	0	254	0	0	0
	Institutions					9	0	9	1	0	0
	Corporates					8,307	164	9,100	2,139	62	10
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					6,929	0	7,734	1,676	0	4
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018				As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SWITZERLAND	Central banks and central governments					4,575	0	4,575	0	0	0
	Institutions					243	0	230	54	0	0
	Corporates					3,939	0	3,427	900	0	1
	Corporates - Of Which: Specialised Lending					5	0	5	2	0	0
	Corporates - Of Which: SME					23	0	24	7	0	0
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					3	0	3	11	0	0
Other non credit-obligation assets											
IRB Total											

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018				As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments					214	0	220	0	0	0
	Institutions					871	0	835	115	0	0
	Corporates					3,119	41	2,953	1,104	12	10
	Corporates - Of Which: Specialised Lending					314	8	295	159	2	1
	Corporates - Of Which: SME					69	13	70	14	3	1
	Retail					1,899	40	1,794	465	12	12
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,899	40	1,794	465	12	12
	Retail - Other Retail - Of Which: SME					1,896	40	1,792	464	12	12
	Retail - Other Retail - Of Which: non-SME					2	0	3	1	0	0
	Equity					9	0	9	30	0	0
Other non credit-obligation assets											
IRB Total											

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018				As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FRANCE	Central banks and central governments					1,249	0	1,249	0	0	0
	Institutions					510	0	473	133	0	0
	Corporates					2,776	21	2,685	1,470	7	20
	Corporates - Of Which: Specialised Lending					22	0	23	20	0	0
	Corporates - Of Which: SME					1,05	2	85	58	0	0
	Retail					1,648	56	1,490	322	16	32
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,648	56	1,490	322	16	32
	Retail - Other Retail - Of Which: SME					1,648	56	1,489	322	16	32
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					38	0	38	125	0	0
Other non credit-obligation assets											
IRB Total											

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2018				As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
CANADA	Central banks and central governments					8	0	7	0	0	0
	Institutions					225	0	220	62	0	0
	Corporates					3,618	62	3,497	1,138	20	31
	Corporates - Of Which: Specialised Lending					168	0	168	143	0	1
	Corporates - Of Which: SME					139	0	139	36	0	0
	Retail					1,177	12	1,034	228	3	5
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,177	12	1,034	228	3	5
	Retail - Other Retail - Of Which: SME					1,173	12	1,030	228	3	5
	Retail - Other Retail - Of Which: non-SME					4	0	4	0	0	0
	Equity					41	0	41	78	0	0
Other non credit-obligation assets											
IRB Total											

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments					79,357	0	79,456	1,029	0	6
	Institutions					23,639	545	15,071	6,666	39	53
	Corporates					222,415	10,859	215,421	83,283	3,087	2,663
	Corporates - Of Which: Specialised Lending					22,699	1,045	22,715	6,594	295	144
	Corporates - Of Which: SME					72,426	5,774	75,132	23,548	1,461	1,075
	Retail					248,289	3,102	245,087	42,427	988	1,105
	Retail - Secured on real estate property					215,109	2,000	213,441	33,116	650	528
	Retail - Secured on real estate property - Of Which: SME					20,442	1,504	20,451	6,734	377	342
	Retail - Secured on real estate property - Of Which: non-SME					194,667	496	192,990	26,382	273	186
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					33,179	1,103	31,646	9,311	338	577
	Retail - Other Retail - Of Which: SME					28,097	1,007	26,302	7,513	274	516
Retail - Other Retail - Of Which: non-SME					5,082	95	5,344	1,798	64	61	
Equity					3,714	0	3,714	9,434	0	0	
Other non credit-obligation assets								13,316			
IRB Total <sup>2</sup>								156,156			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
NETHERLANDS	Central banks and central governments					56,611	0	56,602	56	0	0
	Institutions					13,191	530	5,173	1,266	39	40
	Corporates					96,106	7,680	91,526	36,693	2,012	1,895
	Corporates - Of Which: Specialised Lending					16,435	995	16,575	3,535	281	133
	Corporates - Of Which: SME					40,955	5,693	40,536	14,221	1,438	1,014
	Retail					228,017	2,680	226,439	37,380	869	903
	Retail - Secured on real estate property					215,109	2,000	213,441	33,116	650	528
	Retail - Secured on real estate property - Of Which: SME					20,442	1,504	20,451	6,734	377	342
	Retail - Secured on real estate property - Of Which: non-SME					194,667	496	192,990	26,382	273	186
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					12,908	680	12,998	4,265	219	375
	Retail - Other Retail - Of Which: SME					8,490	594	8,331	2,615	158	318
Retail - Other Retail - Of Which: non-SME					4,417	86	4,666	1,650	62	57	
Equity					2,799	0	2,799	7,168	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments					9,474	0	9,475	59	0	0
	Institutions					1,681	0	1,683	469	0	1
	Corporates					45,912	1,045	43,750	17,153	350	121
	Corporates - Of Which: Specialised Lending					3,958	13	3,984	1,999	5	5
	Corporates - Of Which: SME					10,799	21	10,863	4,149	6	30
	Retail					8,320	152	7,429	1,989	42	56
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					8,320	152	7,429	1,989	42	56
	Retail - Other Retail - Of Which: SME					7,667	144	6,762	1,844	39	53
Retail - Other Retail - Of Which: non-SME					654	8	666	144	3	3	
Equity					196	0	196	532	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
AUSTRALIA	Central banks and central governments					840	0	837	1	0	0
	Institutions					398	0	410	247	0	0
	Corporates					17,739	406	19,422	4,345	153	50
	Corporates - Of Which: Specialised Lending					25	0	25	14	0	0
	Corporates - Of Which: SME					12,099	0	14,035	2,724	0	7
	Retail					814	12	757	234	3	7
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					814	12	757	234	3	7
	Retail - Other Retail - Of Which: SME					813	12	757	234	3	7
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					15	0	15	29	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments					2,978	0	3,054	1	0	0
	Institutions					926	0	972	410	0	0
	Corporates					6,008	30	5,341	2,330	0	8
	Corporates - Of Which: Specialised Lending					160	0	131	62	0	0
	Corporates - Of Which: SME					167	15	156	55	4	2
	Retail					1,344	22	1,265	256	6	7
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,344	22	1,265	256	6	7
	Retail - Other Retail - Of Which: SME					1,344	21	1,264	256	6	7
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					49	0	49	93	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
BRAZIL	Central banks and central governments					433	0	434	561	0	1
	Institutions					117	0	124	228	0	0
	Corporates					4,507	449	5,032	3,023	144	201
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					83	3	92	82	1	2
	Retail					1,038	26	1,145	376	8	24
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,038	26	1,145	376	8	24
	Retail - Other Retail - Of Which: SME					1,037	26	1,145	376	8	24
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
Equity					108	0	108	271	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
NEW ZEALAND	Central banks and central governments					298	0	298	0	0	0
	Institutions					19	0	20	4	0	0
	Corporates					8,508	238	9,350	2,282	90	20
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					7,038	0	7,860	1,771	0	12
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
Equity					0	0	0	0	0	0	
Other non credit-obligation assets					0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SWITZERLAND	Central banks and central governments					3,328	0	3,350	0	0	0
	Institutions					263	0	261	56	0	0
	Corporates					3,829	0	3,187	900	0	1
	Corporates - Of Which: Specialised Lending					5	0	5	1	0	0
	Corporates - Of Which: SME					22	0	22	7	0	0
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
Equity					3	0	3	11	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments					90	0	140	0	0	0
	Institutions					775	0	735	115	0	0
	Corporates					2,928	68	2,661	1,057	19	10
	Corporates - Of Which: Specialised Lending					319	8	302	160	2	1
	Corporates - Of Which: SME					63	12	64	12	3	1
	Retail					2,137	51	2,019	508	15	17
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					2,137	51	2,019	508	15	17
	Retail - Other Retail - Of Which: SME					2,135	51	2,017	507	15	17
	Retail - Other Retail - Of Which: non-SME					2	0	2	1	0	0
Equity					9	0	9	32	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FRANCE	Central banks and central governments					723	0	723	0	0	0
	Institutions					478	0	462	96	0	0
	Corporates					3,211	198	3,146	1,741	67	39
	Corporates - Of Which: Specialised Lending					22	0	23	20	0	0
	Corporates - Of Which: SME					98	4	79	50	1	0
	Retail					1,736	55	1,566	344	15	31
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,736	55	1,566	344	15	31
	Retail - Other Retail - Of Which: SME					1,736	55	1,565	344	15	31
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
Equity					39	0	39	125	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted					
CANADA	Central banks and central governments					9	0	9	0	0	0
	Institutions					311	0	321	76	0	0
	Corporates					4,172	40	4,101	1,308	14	32
	Corporates - Of Which: Specialised Lending					178	0	179	129	0	1
	Corporates - Of Which: SME					153	2	152	38	0	0
	Retail					1,253	16	1,115	245	4	7
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,253	16	1,115	245	4	7
	Retail - Other Retail - Of Which: SME					1,249	16	1,111	245	4	7
	Retail - Other Retail - Of Which: non-SME					4	0	4	0	0	0
Equity					39	0	39	75	0	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).











**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Coöperatieve Rabobank U.A.

**As of 31/12/2018**

		Direct exposures												Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Africa	149	149	0	0	0	149	0	0	0	0	0	0	37	0	13
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>149</b>	<b>149</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>149</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37</b>	<b>0</b>	
[ 0 - 3M [	Others	468	468	0	0	196	271	0	0	0	0	0	90	0	174	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	50	0	0	0		
[ 1Y - 2Y [		3	3	0	0	0	3	0	0	0	0	0	0	0		
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		0	0	0	0	0	0	50	275	0	0	0	0	0		
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more	0	0	0	0	0	0	10	25	0	0	0	0	0			
<b>Total</b>		<b>470</b>	<b>470</b>	<b>0</b>	<b>0</b>	<b>196</b>	<b>274</b>	<b>60</b>	<b>300</b>	<b>0</b>	<b>50</b>	<b>90</b>	<b>0</b>			

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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

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

(4) 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

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Coöperatieve Rabobank U.A.

As of 30/06/2019

		Direct exposures														Risk weighted exposure amount			
		On balance sheet							Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions										
[ 0 - 3M [	Africa	171	171	0	0	0	0	0	171	0	0	0	0	0	0	0	60	0	15
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>171</b>	<b>171</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>171</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>0</b>	
[ 0 - 3M [	Others	458	458	0	0	189	269	0	0	0	0	0	0	0	0	0	100	0	184
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>461</b>	<b>461</b>	<b>0</b>	<b>0</b>	<b>189</b>	<b>272</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>100</b>	<b>0</b>		

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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

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

(4) 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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Coöperatieve Rabobank U.A.

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
							(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>							<b>18,293</b>	<b>104</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	
Central banks							430	0	0	0	0	0	0	
General governments							13,561	0	0	0	2	0	0	
Credit institutions							2,938	104	0	0	0	0	0	
Other financial corporations							1,191	0	0	0	1	0	0	
Non-financial corporations							173	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>							<b>527,571</b>	<b>1,522</b>	<b>18,436</b>	<b>17,789</b>	<b>588</b>	<b>4,100</b>	<b>11,317</b>	
Central banks							72,524	0	0	0	0	0	0	
General governments							1,897	13	34	33	1	7	22	
Credit institutions							18,185	5	343	339	2	19	0	
Other financial corporations							26,077	21	605	596	11	181	352	
Non-financial corporations							212,708	1,363	14,873	14,252	493	3,548	8,782	
of which: small and medium-sized enterprises at amortised cost							77,397	955	4,223	4,035	234	900	2,807	
Households							196,179	120	2,582	2,569	81	345	2,162	
<b>DEBT INSTRUMENTS other than HFT</b>							<b>545,864</b>	<b>1,626</b>	<b>18,436</b>	<b>17,789</b>	<b>591</b>	<b>4,100</b>	<b>11,317</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>							<b>86,933</b>		<b>872</b>	<b>711</b>	<b>41</b>	<b>68</b>	<b>63</b>	

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Coöperatieve Rabobank U.A.

	As of 31/03/2019						As of 30/06/2019						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
(mln EUR)													
<b>Debt securities (including at amortised cost and fair value)</b>							<b>14,052</b>	<b>217</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>
Central banks							680	0	0	0	0	0	0
General governments							9,814	47	0	0	2	0	0
Credit institutions							3,128	171	0	0	0	0	0
Other financial corporations							280	0	0	0	1	0	0
Non-financial corporations							151	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>							<b>532,676</b>	<b>1,936</b>	<b>16,841</b>	<b>16,427</b>	<b>630</b>	<b>3,192</b>	<b>10,264</b>
Central banks							62,942	0	0	0	1	0	0
General governments							2,156	12	28	28	3	7	16
Credit institutions							31,451	1	414	414	2	20	0
Other financial corporations							31,774	53	350	345	14	89	165
Non-financial corporations							210,921	1,759	14,048	13,650	534	2,896	8,328
of which: small and medium-sized enterprises at amortised cost							99,602	1,254	4,789	4,408	305	848	3,110
Households							193,433	111	2,001	1,990	76	179	1,755
<b>DEBT INSTRUMENTS other than HFT</b>							<b>546,728</b>	<b>2,154</b>	<b>16,841</b>	<b>16,427</b>	<b>633</b>	<b>3,192</b>	<b>10,264</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>							<b>87,662</b>		<b>1,017</b>	<b>981</b>	<b>47</b>	<b>123</b>	<b>33</b>

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



## 2019 EU-wide Transparency Exercise

### Forborne exposures

Coöperatieve Rabobank U.A.

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks						0	0	0	0	0
General governments						0	0	0	0	0
Credit institutions						0	0	0	0	0
Other financial corporations						0	0	0	0	0
Non-financial corporations						0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>						<b>11,487</b>	<b>8,458</b>	<b>1,884</b>	<b>1,847</b>	<b>6,991</b>
Central banks						0	0	0	0	0
General governments						3	3	0	0	2
Credit institutions						39	34	18	18	0
Other financial corporations						554	476	137	137	375
Non-financial corporations						9,242	6,770	1,612	1,578	5,165
of which: small and medium-sized enterprises at amortised cost						2,417	1,535	249	245	1,728
Households						1,650	1,176	117	114	1,449
<b>DEBT INSTRUMENTS other than HFT</b>						<b>11,487</b>	<b>8,458</b>	<b>1,884</b>	<b>1,847</b>	<b>6,991</b>
<b>Loan commitments given</b>						<b>404</b>	<b>205</b>	<b>8</b>	<b>7</b>	<b>0</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

Coöperatieve Rabobank U.A.

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks						0	0	0	0	0
General governments						0	0	0	0	0
Credit institutions						0	0	0	0	0
Other financial corporations						0	0	0	0	0
Non-financial corporations						0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>						<b>11,044</b>	<b>7,813</b>	<b>1,504</b>	<b>1,463</b>	<b>7,049</b>
Central banks						0	0	0	0	0
General governments						7	7	0	0	6
Credit institutions						36	33	19	19	0
Other financial corporations						285	223	51	51	183
Non-financial corporations						9,250	6,591	1,375	1,338	5,523
of which: small and medium-sized enterprises at amortised cost						3,086	1,745	231	225	2,372
Households						1,465	958	59	56	1,337
<b>DEBT INSTRUMENTS other than HFT</b>						<b>11,044</b>	<b>7,813</b>	<b>1,504</b>	<b>1,463</b>	<b>7,049</b>
<b>Loan commitments given</b>						<b>421</b>	<b>213</b>	<b>27</b>	<b>26</b>	<b>0</b>

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.