

Bank Name	Coöperatieve Rabobank U.A.
LEI Code	DG3RU1DBUFHT4ZF9WN62
Country Code	NL

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

## Coöperatieve Rabobank U.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		34,647		36,207	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		34,592		36,201	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		39,061		40,087	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		39,007		40,081	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		49,851		48,511	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		49,856		48,505	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
Risk exposure amounts						
Total risk exposure amount		205,773		210,768	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		205,763		210,762	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		16.84%		17.18%	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		16.81%		17.18%	(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		18.98%		19.02%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		18.96%		19.02%	(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		24.23%		23.02%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		24.23%		23.01%	(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) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		560,170		561,312	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		6.97%		7.14%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Coöperatieve Rabobank U.A.

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		39,061		40,087	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		38,966		40,081	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		560,170		561,312	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		560,116		561,306	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		7.0%		7.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		7.0%		7.1%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Coöperatieve Rabobank U.A.

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS		49,851		48,511	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		34,647		36,207	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		7.800		7.800	C 01.00 (r030.c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings		29,231		30,945	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income		-1,381		-1,171	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves		1,101		0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.5	Minority interest given recognition in CET1 capital		0		0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-25		-72	C 01:00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.7			-615		-608		Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of		-013		-216	C 01.00 (r300,c010) + C 01.00 (r340,c010) C 01.00 (r370,c010)	of CDR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs		-224		-210		
		(-) IRB shortfall of credit risk adjustments to expected losses					C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-3		-3	C 01.00 (r390,c010)	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 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-25		-22	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	$eq:setup_$
	A.1.14.1	Of which: from securitisation positions (-)		-25		-22	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 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 (r480,c010)	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 (r490,c010)	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 (r500,c010)	eq: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 exceding the 17.65% threshold		0		0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-44	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-165		-212	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments		55		6	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 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CI9R
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		55		6	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,414		3,879	C 01.00 (r530,c010)	Article 63 of CRR
	A.2.1	Additional Tier 1 Capital instruments		4,373		3,879	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions		0		0	C 01.00 (r090,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments		41		0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		39,061		40,087	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		10,790		8,424	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		10,790		8,424	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions		60		0	C 01.00 (1910,0010) + C 01.00 (1920,010) + C 01.00 (1930,0010) + C 01.00 (1940,010) + C 01.00 (1950,0010) + C 01.00 (1970,010) + C 01.00 (1974,010) + C 01.00 (1978,010)	
	A.4.3	Tier 2 transitional adjustments		-60		0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT		205,773		210,768	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included		10		6	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		16.84%		17.18%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		18.98%		19.02%	CA3 (3)	•
CETI Gentiel	C.3	TOTAL CAPITAL RATIO (transitional period)		24.23%		23.02%	CA3 (5)	· ·
CET1 Capital Fully loaded	Þ	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		34,592		36,201	[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>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		16.81%		17.18%	[D.1]/[B-B.1]	
	F.	Adjustments to CET1 due to IFRS 9 transitional arrangements		55		6	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		-60		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		10		6	C 05.01 (r440,c040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re- red on the formulae chiefe in column "CORE CORE", places note that this might lead to differences to full						

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

**Overview of Risk exposure amounts** 

Coöperatieve Rabobank U.A.

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		148,534		149,970	C 02.00 (040, c010) -[C 07.00 (040, c220, s001) + C 07.00 (7110, c220, s001) + C 07.00 (7130, c220, s001) + C 08.01 (040, c280, s002) + C 08.0
Of which the standardised approach		13,561		11,774	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		1,156		4,112	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		114,707		113,362	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		8,498		9,442	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		3,933		3,572	C 07.00 (r490, 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 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c1010) 08.01 (r050, c260, s002, 1 + C 08.01 (r060, c260, s002) + C 02.00 (R460, c1010)
Credit valuation adjustment - CVA		1,690		1,206	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		2,677		2,441	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)		4,238		6,521	C 02.00 (R520, c010)
Of which the standardised approach		563		3,160	C 02.00 (R530, c010)
Of which IMA		3,675		3,360	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00_010_601*12.5+C 20.00_010_459*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		28,521		28,336	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		28,521		28,336	C 02.00 (R620, c010)
Other risk exposure amounts		16,181		18,724	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total		205,773		210,768	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# 2021 EU-wide Transparency Exercise P&L Coöperatieve Rabobank U.A.

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income		14,278		6,790
Of which debt securities income		219		63
Of which loans and advances income		12,898		5,797
Interest expenses		6,096		2,657
(Of which deposits expenses)		1,754		706
(Of which debt securities issued expenses)		2,806		1,119
(Expenses on share capital repayable on demand)		0		0
Dividend income		13		8
Net Fee and commission income		1,780		993
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		131		86
Gains or (-) losses on financial assets and liabilities held for trading, net		-314		-11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		75		281
Gains or (-) losses from hedge accounting, net		60		74
Exchange differences [gain or (-) loss], net		-20		12
Net other operating income /(expenses)		672		330
TOTAL OPERATING INCOME, NET		10,576		5,906
(Administrative expenses)		6,049		2,934
(Cash contributions to resolution funds and deposit guarantee schemes)		402		363
(Depreciation)		403		183
Modification gains or (-) losses, net		3		-3
(Provisions or (-) reversal of provisions)		102		66
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-18		23
(Other provisions)		120		43
Of which pending legal issues and tax litigation <sup>1</sup>		-114		0
Of which restructuring <sup>1</sup>		20		0
(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)		1,931		-297
(Financial assets at fair value through other comprehensive income)		0		1
(Financial assets at amortised cost)		1,931		-298
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		413		15
(of which Goodwill)		70		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		189		199
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		28		4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		1,496		2,841
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		1,096		2,160
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		1,096		2,160
Of which attributable to owners of the parent		1.055		2.108
U Informatin available only as of end of the year		1,055		2,100

<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."



Total Assets: fair value and impairment distribution

Coöperatieve Rabobank U.A.

(min EUR)	ļ	As of 30/09/20	20			As of 31/	12/2020			As of 31,	03/2021			As of 30/	06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierarc	hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					109,133								124,611				IAS 1.54 (i)
Financial assets held for trading					28,182	1,972	25,652	558					24,518	2,115	21,712	691	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					2,075	0	704	1,371					2,527	0	732	1,794	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					1	0	0	1					2	0	0	2	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					15,495	12,774	2,460	261					15,050	11,999	2,787	264	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					449,480								457,881				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					3,992	0	3,992	0					1,901	0	1,901	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					7,419								5,046				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>					16,482								19,461				
TOTAL ASSETS					632,258								650,997				IAS 1.9(a), IG 6

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

(min E	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carr	ying amount		Accu	mulated impai	rment	Gro	ss carrying amo	unt	Accu	mulated impa	rment	Gro	ss carrying amo	unt	Accu	mulated impair	ment	Gross	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	increase in credit risk since	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-impairec assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other								14,806	175	0	-1	0	0							14,525	98	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							178	0	0	0	0	0							166	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							220	0	0	0	0	0							199	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							406,238	34,216	13,506	-720	-846	-3,134							415,063	34,822	11,957	-488	-859	-2,814	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## **Breakdown of liabilities**

Coöperatieve Rabobank U.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading		25,231		21,475	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		5,175		4,405	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		549,701		573,718	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		4,169		435	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0		1,539	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		840		825	IAS 37.10; IAS 1.54(I)
Tax liabilities		565		591	IAS 1.54(n-o)
Share capital repayable on demand		0		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		5,946		5,678	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>		0		0	Annex V Part 1.29
TOTAL LIABILITIES		591,626		608,667	IAS 1.9(b);IG 6
TOTAL EQUITY		40,632		42,330	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		632,258		650,997	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

## Coöperatieve Rabobank U.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities i	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives			28,402		20,665	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities		998		1,246	Annex V.Part 1.31
	Central banks		52,560		71,933	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		1,220		3,597	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		4,138		4,567	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,494		1,635	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		20,671		19,980	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits		866		1,729	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	Other financial corporations		38,382		43,861	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		16,078		20,152	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		120,837		118,817	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		64,997		66,118	ECB/2013/33 Annex 2.Part 2.9.1
	Households		186,394		193,920	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		24,924		29,950	Annex V.Part 1.42(f), 44(c)
Debt securities issued			131,389		124,576	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued		13,486		11,884	Annex V.Part 1.37
Other financial liabilities			504		469	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			584,275		600,034	

#### 2021 EU-wide Transparency Exercise Market Risk

## Coöperatieve Rabobank U.A.

	SA					1	м									IM						
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	INTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREN DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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 30/09/2020	As of 31/12/2020				As of 30/	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk		0											91	22	160	48						
Of which: Specific risk		0											0	0	0	0						(
Equities Of which: General risk		0											0	0	0	0						(
Of which: Specific risk		0											0	0	0	0						(
Foreign exchange risk Commodities risk		0											5	1	10	1						(
Total		563											85	20	155	48	53	55	0	0	0	3,675
	As of 31/03/2021	As of 30/06/2021				As of 31/	/03/2021									As of 30/0	6/2021					
Traded Debt Instruments		0											29	10	161	54						
Of which: General risk		0											0	0	0	0						(
Of which: Specific risk		0											0	0	0	0						
Equities Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Foreign exchange risk		1,066											3	0	9	2						
Commodities risk Total		2,095 3,160											7	2	177	59	61	60	0	0	0	3,360

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.



Coöperatieve Rabobank U.A.

					Standardise	ed Approach						
			As of 30	/09/2020		As of 31/12/2020						
	(min 506, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>5</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
Consolidated data	Control evenements or control backs <sup>1</sup> Padds actor entities Padds actor entities Padds actor entities Padds actor entities Padds actor entities Control actor entities Bacthations Concretate					1,677 0 0 0 12,479 2,683 4,052 3,004 1,971 771 777 118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,925 0 0 0,740 7,257 2,497 3,595 2,759 2,759 2,759 1,152 411 5,23 118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,894 0 0 0 1,477 5,465 2,465 2,465 1,879 488 150 585 5 157 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	255			
	Standardised Total <sup>2</sup>					25,526 ors or credit risk mitioation techn	18,400	13,578	308			

are, unlike Exposure value, is reported before taking into account any effect due to credit conve Total direc not include the Servitarization modition unlike in the results reine to the 2019 eventse

		Standardised Approach									
			As of 30)	09/2020			As of 31,	/12/2020			
	(min EUK, %)	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>		kisk exposure amount	Value adjustments and provisions <sup>2</sup>		
NETHERLANDS	Central exerements or central backs Relational exercements Relational Concentration Relational Development Backs Institutional Institutional Institutional Centralizational Centralization Relational Centralizational Centralization Relational Centralizational Centralization Centralizational Centralization Centralizational Centralization Centralizational Centralization Centralizational Centralization Centralizational Centralization Centralization Centralization Centralizational Centralization Centralizational Centralizational Centralization Ce					901 0 0 91 1,123 1,684 1,135 1,589 1,539 1,539 1,539 1,18 1,18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1199 0 0 900 900 900 900 900 900 900 900	0 0 265 562 159 133 146 700	0		
	Standardised Total <sup>2</sup>								1		

<sup>10</sup> Obtained essenses, writellike Essenses value, is recorded ablere takino prin account are writed on its host of a constraint instraints inclusions in the instraints instraints inclusions in a calculation of the instraints in a calculation of the instraints. ŕ

		stanoaroised Approach								
			As of 30,	/09/2020			As of 31,	/12/2020		
	(min 506, %)	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>	
UNITED STATES	Central enversements or central banks Recordan enversements for local authorities authorities of local authorities Record and authorities Record authorities of local authorities Record authorities of local authorities of entrals DSE Record authorities of local authorities of entrals DSE Record authorities of local authorities of entrals DSE Record authorities of local Record authorities of l					111 0 0 580 2,885 99 310 91 114 0 0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 0 0 556 556 556 556 556 304 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	313		
	Standardised Total <sup>2</sup>									

Ordinal essenars, unite dessenars values, in resounds allerer takins into account any effect due to bont conversion factors or credit relationation interfactors interfac

		Standardised Approach								
			As of 30,	/09/2020			As of 31,	/12/2020		
	(mh EJR. %)	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>	
AUSTRALIA	Calified assessments or calified tasks Additional assessments additional assessments additional assessments additional assessments additional assessments additional assessments additional assessments of what 30% additional assessments of what 30% additional assessments additional assessments additional assessments additional assessments additional additi					5 0 0 19 19 33 119 55 299 7 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 18 279 30 30 31 5 5 31 231 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 82		

O
 O

			As of 30,	/09/2020			As of 31	/12/2020		
	(min 508, %)	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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
UNITED KINGDOM	Central exercision in calculations in Reconception of the control of an arthofic exercision of the control of the control of the Reconception of the control of the control of the Reconception of the Reconception of the Reconception of the Reconception of the Control of the Reconception of the Control of the Reconception of the Reconception of Reconception of the Reconception of the Reconcep					9 0 0 21 946 43 51 51 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 11 6 12 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	42	1	
	Standardised Total <sup>2</sup>								1 1	
			d provisions per country of cou		ct due to credit conversion fact acuristisation exposures, additio					



Coöperatieve Rabobank U.A.

Certain lower sector of a			Standardised Approach								
Operator				As of 30	/09/2020			As of 31	/12/2020		
GERMANY     Image: Constraint or constraint and an law is a for constraint or constraint		(min 510 %)	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	GERMANY	Central assements or central tasks Balacias downmaster food autombus Padris curb entities Padris curb entities Data Constantis Estitutiona Constantis Score for montaases inniversalis ansastriv et with: 296 Score of the montaases inniversalis ansastriv et with: 296 Score of the montaases inniversalis ansastriv Constantis Carlos Balacias estitutions Constantis estitu					27 0 0 82 598 18 260	18	17 185	4	

<sup>10</sup> Orient dessears, write Bossear value, involved laker takes into account any effect due to exelt conversion flaters or credit risk matatoris turbinaus (La. aubitation effects). <sup>10</sup> Tal value a alubentes and environisme encoded strate for accounting and encoded strategy and and account of accounters and the trate execution advantees (Johka and other own flatel individually and other own flatel individually account accounts, additional values and the advantees (Johka and other own flatel individually account accounts).

Contra i expensive factorial documente (s) fold al la dia Radicatal documente (s) fold al la dia Radicata docume			Standardised Approach									
Contra i expensive factorial documente (s) fold al la dia Radicatal documente (s) fold al la dia Radicata docume				As of 30	/09/2020			As of 31	/12/2020			
Rolard downmatty like laktholisa         0         0           Public start certistis         0         0           Multifiker all evelopment bins         0         0           International downmatter bins         0 </th <th></th> <th>(min F18 %)</th> <th>Original Exposure<sup>1</sup></th> <th>Exposure Value<sup>1</sup></th> <th>Risk exposure amount</th> <th>Value adjustments and provisions<sup>2</sup></th> <th>Original Exposure<sup>1</sup></th> <th>Exposure Value<sup>s</sup></th> <th>Risk exposure amount</th> <th>Value adjustments and provisions<sup>2</sup></th>		(min F18 %)	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>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
INUT LEADANCY Security matchases a limensate security af mitching and provide security af mitching	Net and a constant of the second and a constant of the second and a constant of the second and t	er onten takis te foca la attoritis man na en immovalio moerte In particularly high risk a se di consolita with a 57 crefit assessment					367	361	11 268 251			

<sup>10</sup> Orioni ensars, while Essars wake. It records before takes it account an effect due to credit conversion flators or credit nike iteration technicus (a.e. substitution effects).
<sup>10</sup> Total value adjustments and orivismos or country of counterparty exclusions for securitation essarus. additional valuations (Attable) and other own funds net/colours valued to the exposures, but includes prevale credit value adjustments.

BRAZIL         Canton al womande region         Contra al womande region<		Standardised Approach								
BRAZIL         Canton al womande region         Contra al womande region<			As of 30)	09/2020			As of 31,	12/2020		
BRAZIL     Reside assumers is a local statistical many is a second statistica	(mn E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Contral documents or can aborbite a back of the set of					2,863 1,100 0 0 0 0	1,091 0 0 0 0	2,565 875 0 0 0 0	169	

Ordered eccentre values - second table to be the second area of the data be confit exercises. Additional valuations and the autohalities related to the exercise statements (2014a) and other even finds the data beaution and the second area of the data beaution area.

					Standardise	e Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min F18 - %)	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>
FRANCE	Check and evenements is a clear to have a Readoral accounts of local antibutions Market and the second second second second Market and the second second second second second Second second second second second second second second of second second second second second second second second Second Second					4 0 0 330 337 337 337 337 4 6 6 6 6 6 6 6 9 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 24 343 66 66 66 66 66 66 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

<sup>10</sup> Other answers, while the server value, as monther latter twice the assessment and the field of a torond concerning the server cell at a statistication of the server value. The server the ser

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(mh EJR, %)	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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
CANADA	Contral exercements or central tasks Additional exercements food adhedites Publicity and Consideration Publicity and Considerations Publicity and Considerations Destinations of which SHE of which SHE Secured for encircles as immunolable encoders of which SHE Conserved for default Conserved for default Conser					3 0 0 9 9 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0	6 0 9 44 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 44 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Standardised Total <sup>2</sup>									

<sup>(1)</sup> Obtain access, units Ecosors value. I recorded follow takes the access tare effect due to credit conversion factors or credit exist instantion tactinuous (ca. substitution effects).
<sup>(2)</sup> Taini ala advantante per convictor a tracticer of conductors to the conversion factors or credit exist instantion taction tests. (Additional effects)
<sup>(2)</sup> Taini ala advantante per convictor a tracticer or conductor to access the conversion factors or conductors to the conversion factors or conductors to the conversion factors or conductors to the conversion factors expensions, additional valuations advantantes. (Additional effects)

		Standardised Approach								
			As of 30,	/09/2020			As of 31	/12/2020		
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
SWITZERLAND	Central seconometric or central seles a designed anonemous to food automatica Automatica anonemous tests Automatica Constrained Automatica Constrained Constrained Constrained Constrained Automatica of subct. SHE Mata Mata Mata subcetaria Constrained C					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 7 2 7 2 7 2 7 2 7 2 7 2 7 2 7 2 7 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	

<sup>10</sup> Obtained assesses, while Encourse value, a recented helve takins into account and while that is could converse further or routh nik enclosion lackinasia (as, autotation offensi).
<sup>10</sup> Tabula and automaticated provisions on accurbed constraints' encloses that for executional and universes. Additional advantation (Index) and advantation encloses, additional valuation (Index).



Coöperatieve Rabobank U.A.

		Standardised Approach									
			As of 31	/03/2021			As of 30,	/06/2021			
	(m) EJR. %)	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		
Consolidated data	Castral accomments or castral tasks Radical accomments Padic score artificia Radical accomments Padic score attes Padic score attes Constants Institutions Constants Co					1,117 0 0 566 12,167 2,417 4,419 1,692 1,692 705 705 70 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,348 0 0 566 6,633 2,252 3,844 2,293 1,082 365 473 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,544 0 0 141 6,392 2,546 1,923 461 132 258 145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	231		
	Standardised Total <sup>2</sup>					20,769	14,367	11,783	271		
	Covered bonds Fishiers on institutions and romovates with a ST readil assessment Collective investments undertakings (CIU) Eaulty Other exposures			Fore taking into account any efficient		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	niques (e.g. subst	14,367	14,367 11,783		

			As of 31	/03/2021							
			As of 31/03/2021 As of 30/06/2021								
	(min EUR, %)	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>		
NETHERLANDS Sec International Control of the second Control of the	which assumes is a central basis and a assume of the cold authorities and assume of the cold authorities and assume of the cold authorities and assume of the cold assumes and assume of the cold assumes and assume and assume of the cold assumes and assumes the assume of the cold assumes as a immuno table assumes to a since the cold assumes as a finance table strategy and assume assume and assumes and assumes that the assumes and assume and assumes that the cold assumes and assume assume assume and assumes that the cold assumes assume assume assume assume as and assumes that the cold assumes assumes and assume assume assumes and assumes as the site of a could a suscessment directive immediation assumes and assumes assumes as assumes as and assumes as and assumes as and assumes as and as a sub- assume assume as a directive table assumes as assumes as a sub- stable table table assumes as a sub-					802 0 0 0 0 4 997 1,220 1,341 1,341 1,341 599 9 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,073 0 0 0 444 745 878 878 813 813 863 813 858 813 858 97 77 0 0 0 0 0 2 24	1,000 0 0 2 643 353 353 393 299 299 292 322 322 322 322 323 323	12		

(1) Object equival, while Equivary value, is reported before taking the accurate any effect due to condit convenients fictors or condit rule religions indering and accurate any effect due to condit convenients. Fictors are condit rule religions indering and accurate any effect due to condit convenients. Fictors are condit rule religions indering and accurate any effect due to condit convenients. Fictors are condit rule religions indering and accurate any effect due to condit convenients. Fictors are conditioned index and accurate any effect due to conditional index any effect due to conditional index any effect due

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
	(mh 2.96, %)	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>
UNITED STATES	Control expresentations or control tables Received assessments Received assessments R					1194 0 0 0 3.999 111 353 363 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	154 0 0 202 202 203 203 203 203 203 203 203	0 0 0 40 801 300 209 0 12 2 2 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0	2

						Standardise	d Approach			
Line (DB - h)         Capital system         Capital				As of 31	/03/2021			As of 30,	/06/2021	
AUSTRALIA		(mb 818 - 54)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exosures 0 0 0 0 0	AUSTRALIA	Contral sevenments or contral seals Advanced accomments Advanced accom					36 149 60	36 140 59	29 99 39	

(1) Organi appare, while Exposure value, respected before tables that account any effect due to ordit conversion factors or credit risk religion tochropus (e.g. autobation effects). (2) Tard value apploretion and providers per country of convirgency applications to the constitution exposure, additional valuation adjustments (MAR), and other ann finds relactions related to the respects to the device entry or the device applications.)

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	/06/2021	
	(min EUR, %)	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>
UNITED KINGDOM	Catral assements or catral back factor assements or catral associations hadre set or catraliant hadre set of the set of the set hadre set of the set hadre set of the set hadre set of the set hadre set of the set factor association of the set hadre of the set factor association of the set hadre of the set factor association of the set factor association of the set factor of the se					10 0 0 0 116 347 27 46 46 46 0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 0 115 135 25 46 4 6 4 6 0 0 0 11 0 0 0 0 11 0 0 0 0 0 0 0 0 0	3 0 0 3 3 97 21 29 29 0 0 11 1 0 0 0 11 0 0 0 0 0 0 0 0 0 0	c
	Standardised Total <sup>2</sup>						-		
		(2) Total value adjustments an				tors or credit risk mitigation tech nal valuation adjustments (AVA			

(1) Organia exposure, unine reposure value, a neptime tentre langer in accurate any energies to create common sectors or create mempaies incompase, (e.g., substitution en (2) Tatal value adjustments and provides per contrivy of counterparty excludes those for securidisation exposures, additional valuation adjustments (AVAs) and other own funds redu-exposures, but includes general readit risk adjustments.



Coöperatieve Rabobank U.A.

					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>4</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>
GERMANY	Contral exercision or exercise having Received exercises of a focal attraction Public start resolution Public start resolution Public start resolution International Sector 2014 Received Public Sector 2014 Received Public Secto					11 0 0 84 464 199 99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 6 6 8 8 199 199 199 199 199 199 199 199 199	142 56 133	

(1) Original exposure, unlike Exposure value, is reported balliers taking into account any effect due to eald conversion factors or coefit risk mitigation redringues (e.g., subditution effects).
(2) Teal value adjustments and provides per country of country-party excludes those for accuritations exposure, additional valuation adjustments (VAR) and other own funds reductions related to the moments and provide accurate rate and adjustments.

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
	(mh B.R. %)	Original Exposure <sup>4</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>
NEW ZEALAND	Contral sevenements or central seles Autorial answerments Packe sevenements Packe sevenements Packe sevenements Determination de la contrata seles Determination de la contrata sevenement Packat de la contrata sevenement de la contrata sevenement de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata contrata de la contrata de la contrata de la contrata contrata de la contrata de la contrata de la contrata Contrata de la contrata de la contrata de la contrata de la contrata Contrata de la contrata de la contrata de la contrata de la contrata Contrata de la contrata de la contrata de la contrata de la contrata Contrata de la contrata de la contrata de la contrata de la contrata Contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contrata de la contra					0 0 0 1 3 4 3 4 3 4 3 4 3 4 3 4 3 4 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 35 35 35 35 35 35 35 35 35 35 35 35 35		

() Obtain openies, while Segment while, Hospitel Melter balance between any while face to cold measures the bars or next an any segment to the segment and the

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
	(mh EJR, %)	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>
BRAZIL	Calif all anomanomia or central backs Realized incomments of local althoutism in the second second second second second in the second second second second second second second in the second s					1 0 35 2,778 875 875 875 875 875 875 875 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 3 2,000 899 0 0 0 233 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	695 0 0 0 0	161
	Standardised Total <sup>2</sup>								173

(1) Opplie expanse, will be ferrors value, a reported fuels taiting the scanse ferror print club is cost annexed for taiting the scanse of the scanse for the scanse for the scanse for the scanse of the scanse

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>4</sup>	Exposure Value <sup>s</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>
FRANCE	Control asserments or central basis Exclused asserments Public scotor metilize Exclused asserments Institutions Control asserts Institutions Control asserts Facilitations Control asserts Facilitations Control asserts Facilitations Control asserts Facilitations Control asserts Facilitations Control asserts Facilitations Control asserts Facilitations Control asserts Facilitations Control asserts Control asserts C					3 0 0 111 413 12 688 68 68 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 11 51 12 2 68 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 4 3 4 3 4 3 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
	Collective investments undertakings (CIU) Equity					0 0 0	0 0 0	0 0 0	

Opplin segmen, unlike Evenen status i segmente balen status passa et autori en efection de la tradit consente autori en el cons

CANADAA A Good and particularly laters and management of the second seco						Standardise	d Approach			
CANADAA A Good and particularly laters and management of the second seco				As of 31	/03/2021			As of 30	/06/2021	
CANADA         Image: Second seco		(min Fig. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Chains an installing and provides with ST could assessment Collector feering strategies and statistics (CIU) Failor Book Team (Statistics (CIU)) Book Team (Stati	CANADA	Cathril operanets or control tasks Readeral operations of hold authorities Publisher Control of the Cathorities Publisher Control of the Cathorities Readerates of Cathorities Readerates of Cathorities Cathor					1 0 0 38 678 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3		•

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposure, additional valuation adjustments (AIH4) and other own funds reductions valued to the

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh 848 %)	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>
SWITZERLAND	Central exercises in a central basis. Records an exercise of local authorities Paralitation of local authorities Paralitation of local authorities Paralitation of local authorities Institutions					0 0 0 3 22 9 9 9 1 1 9 9 9 9 9 9 9 9 9 9 9 9 9	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosit conversion flaters or cositit risk religions thereings (i.e., a substitution effects). (2) Takin value adjustments and providers conversion of counterparty excluses flows free scinational values adjustments (Help) and ther can funds reductives relied to the expansion, but had long even cosities of counterparty excluses flows free scinational values adjustments (Help) and ther can funds reductives relied to the expansion, but had long even cosities in adjustment and even of the cosities of the c

Coöperatieve Rabobank U.A.

							IRB Ap	proach					
				As of :	10/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
Entitutio Corporat Retail Consolidated data		ĄE						124,470 225,145 225,145 227,781 72,736 250,813 217,250 20,373 196,876 0 33,563 28,641 4,922 3,380	1 50 10,373 844 3,936 3,208 2,104 891 1,213 0 1,104 1,202 82 0	124,903 12,641 215,189 213,975 75,149 243,482 212,060 20,092 191,968 0 31,422 26,292 5,131 3,380	1,194 3,390 83,815 5,129 21,652 31,311 21,989 4,720 4,720 9,322 7,662 1,660 8,498 10,611	0 15 2,875 238 1,102 1,883 1,600 119 1,480 0 283 229 54 0	3 18 3,157 220 1,178 1,385 490 328 162 0 895 835 60

(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) BR Total does not include the Secutariation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments							95,602	0	95,624	71	0	0
	Institutions							15,718	48	5,498	1,048	14	16 2.01
	Corporates Corporates - Of Which: Specialised Lending							102,073 18.136	6,337 735	95,376 17,921	38,400 3.395	1,753 206	2,01
	Corporates - Of Which: SME							41,761	3,892	41.317	14.053	1.090	1.10
	Retail							228.119	2,545	222.611	25.520	1,659	964
	Retail - Secured on real estate property							216,199	2,079	211,011	21,800	1,560	494
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME							20,333	889	20,051	4,705	119	323
NETHERBAND5	Retail - Secured on real estate property - Of Which: non-SM							195,867	1,190	190,960	17,093	1,440	158
	Retail - Qualifying Revolving Retail - Other Retail							0 11.920	0	0 11.599	0 3 720	99	0
	Retail - Other Retail - Of Which: SME							7,881	395	7,352	2,247	49	400
	Retail - Other Retail - Of Which: Dru-							4.039	70	4,247	1.473	50	53
	Equity							2,396	0	2,396	6,014	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
UNITED STATES	Cantel lasks and central generations Cantel lasks and central generations Captures of Which Specified Landing Early Cantel Lasks property Real Cancel on and state property Real Cancel on Real Cancel State Real Real Cancel on Real Cancel State Real Real Cancel on Real Cancel State Real Real Cancel State Real Cancel State Real Real Cancel Real Cancel Real Cancel State Real Real Cancel Real Cancel Real Cancel State Real Real Cancel Real Real	9E						9,237 1,027 39,959 1,508 9,103 8,561 30 0 29 0 8,532 7,658 873 383	0 1,090 4 229 0 0 229 217 12 0	9,238 1,137 37,770 1,440 9,158 7,763 29 0 29 0 7,734 6,861 873 383	5 678 15,389 742 3,094 2,124 2 0 2 2 0 2,122 1,939 183 1,070	0 308 0 1 64 0 0 64 61 4 0	0 1 204 1 34 120 0 0 0 0 120 113 7 0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
natina Corpor Retail AUSTRALIA Equity	ter Coporate: Of Which: Specialized Lending Coporate: Of Which: SPE Real: Secured on real edites property Real: Operating Secured on real edites property Real: Oper Real: Oper Real: Of Which: SPE Real: Oper Real: Of Which: SPE	16						2,054 152 19,799 25 12,847 1,037 7 0 1,030 0 1,030 0 18	1 328 0 2 20 0 0 0 20 0 20 0 0	2,063 161 21,588 25 965 7 0 7 0 958 958 0 18	37 28 4,198 13 2,268 365 1 0 1 0 365 1 0 364 364 0 34	0 105 0 1 6 0 0 0 6 6 0 0	0 53 0 10 8 0 0 0 8 8 0 0

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments							5,413	0	5,550	2	0	0
	Institutions							2,319	2	2,391	683	1	1
	Corporates							7,513	438	6,466	2,775	128	71
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							279 184	30	172	62 56	8	0
	Retail							1.409	76	1/5	288	25	27
	Retail - Secured on real estate property							39	70	39	200	4	0
	Retail - Secured on real estate property - Of Which: SME							1	â	1	ó	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SM	1F						38	2	38	7	4	0
	Retail - Qualifying Revolving							0	ō	0	0	ó	ō
	Retail - Other Retail							1,370	74	1,278	281	21	27
	Retail - Other Retail - Of Which: SME							1,370	74	1,278	281	21	27
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity Other non credit-obligation assets							50	0	50	95	0	0
	IRB Total												



Coöperatieve Rabobank U.A.

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Testitution Corporates Retail GERMANY								713 1,076 4,041 294 312 2,734 185 5 180 0 2,548 2,548 2,548 2,548 2,548 2,548	0 44 7 86 6 0 5 0 80 80 80 80 0 0	775 1,092 3,622 284 2,574 184 5 179 0 2,389 2,388 2 8	0 86 1,332 105 104 609 38 2 36 0 572 571 1 28	0 0 12 2 36 12 0 12 0 24 24 0 0	0 24 3 57 1 0 1 0 56 56 0 0

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
NEW ZEALAND	Central banks and central generations Tenthations Corporate Corporate Real Real Real Scored on real softly properly Real Scored on real softly properly Scored on real softly Scored on real sof	ЧE						552 46 8,906 23 7,507 2 2 0 2 0 0 0 0 0 0 0	0 290 0 0 0 0 0 0 0 0 0 0 0 0	558 48 9,798 24 8,377 2 2 0 2 0 0 0 0 0 0 0	0 6 2,019 10 1,552 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 88 0 0 0 0 0 0 0 0 0 0 0	0 22 6 0 0 0 0 0 0 0 0 0 0 0 0
	Equity Other non credit-obligation assets										0		0
L	IRB Total				d hofeen taking into account								

			As of 3	0/09/2020					As of :	31/12/2020		
	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	value <sup>2</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
								0			0	1
								0			0	246
							3,904	400	1,210	2,021	99	246
Corporates - Of Which: SME							76	ī	79	101	ō	2
Retail							918	30	917	359	9	52
Retail - Secured on real estate property							1	0	1	0	0	0
							0	0	0	0	0	0
							1	0	1	0	0	0
							0	20	0 016		0	52
Retail - Other Retail - Of Which: SME							917	30	916	359	9	52
Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
Equity Other non-credit-obligation assets							107	0	107	267	0	0
IRB Total												
	Control losis and control governments Composition Composition - Of Which: Specialized Leading Composition - Of Which: Specialized Leading Read - Control of Which: Specialized Leading Read - Secured on and Leading property Read - Secured on and Leading property Read - Secured Secure (Leading Leading Lea	(min E.B., %)  Control levels and central generatements  Composition Comp	Image: Second location approximation         O function           Control location approximation         output the second location of the	Retail         Societation         Control lower and power measurements         Control lower and power me	Control loss and control growments:         Of Mark:         Of Mark:         Of Mark:           Control loss and control growments:           Control loss and control growments:         Control loss and control growments:         Control loss and control growments:         Control loss and control growments:         Control loss and control growments:           Read: - Control in on al stable property:         Read: - Control in on al stable property:         Control loss and control growments:         Control loss and control loss and control growments:         Control loss and control growments:         Control loss and control growments:         Control loss and control loss and control growments:         Control loss and control loss and control growments:         Control loss and control loss and control loss and control growments:         Control loss and control loss and control growments:         Control loss and contrelos and control loss and control loss and control loss and contro	Image: Control (operation)         Orabit: Orabit: Control (operation)         Orabit: Orabit: Control (operation)         Orabit: Control (operation)         Operation (operatio	Image: Comparison of the DSA with	Control table, No.         Of latter, to any of table, table, table, table, table, table, table, table, table,	Control log (N)         O f units: Visual         Visual         Of units: provides provides         O f units: provides         O f units: prof units: prof units: p	Control loss and control growments:         Types of a character	Control from the control of which: or of the control of th	Control table set of order to share of ord

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
FRANCE	Colora lands and color dynammeds Constrained Constrained Constrained (Colorador) Fatal Fatal Second on sel action property Fatal Second on second on sel action property Fatal Second on seco	HE.						891 342 3,914 153 110 1,975 24 3 21 0 1,951 1,951 0 34	0 198 0 1 72 1 0 1 0 70 70 0 0	891 351 3,741 83 105 1,732 24 3 21 0 1,708 1,708 0 34	0 89 2,349 33 435 1 4 0 430 430 0 0 102	0 60 0 21 2 0 20 20 0 0 0	0 63 0 54 0 0 54 54 0 54 0 0
	IRB Total												

							IRB Ap	proach					
				As of 3	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments
	(min ELR, 56)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
rientur Corpor Retail CANADA	zhez Copuras - O' Wuch: Socialised Lending Copuras - O' Wuch: Soci Read - Sociel on real state property Bez - Sociel on real state property Read: - Court de real property - O' Wuch: Soci Read: - Other Read Bez - Other Read - O' Wuch: Soci Bez - Other Read - O' Wuch: Soci Bez - Other Read - O' Wuch: Soci Bez - Other Read - O' Wuch: Soci	Æ						10 647 3,770 132 171 1,353 4 0 4 0 1,349 1,345 4 50	0 888 477 2 24 0 0 0 244 244 0 0	8 699 3,605 133 163 1,206 4 0 4 0 1,203 1,199 4 50	0 108 1,188 57 49 259 1 0 1 0 258 258 0 9 5	0 26 14 0 7 0 0 7 7 7 0	0 52 27 1 17 0 0 0 0 17 17 17 0 0

<sup>20</sup> Original essoare, unlike Essoare value, is reported before balon into account any effect due to credit convenion factors or credit risk mitication techniques (e.e., substitution effect).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustment and
	(min EUR, 56)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments							2,136	0	2,227	0	0	0
	Institutions							168 4.221	0	185 3.491	27	0	0
	Corporates							9,221	19	3,491	1,082	1	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							12	0	12	2	0	0
	Retail							26	0	26	3	0	0
	Retail - Secured on real estate property							25	ō	25	3	ō	ō
	Retail - Secured on real estate property - Of Which: SME							1	0	1	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SP	1E						25	0	25	3	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity							3	0	3	11	0	0
	Other non credit-obligation assets								-				
	IRB Total												



Coöperatieve Rabobank U.A.

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Consolidated data	Control lasks and control generations Corporate - Of Which Specialed Landing Corporate - Of Which Site Corporate - Of Which Site Real - Societ of an elastic property Real - Societ of an elastic property Real - Control and endang property Real - Control and endang property Real - Control Real - Other Real - Other Site Real - Control Real - Other Real - Other Site Real - Control Real - Other Site							139,050 24,105 230,517 22,326 72,979 252,410 218,994 19,852 199,143 0 33,416 29,045 4,371 3,745	0 3 9,412 807 3,317 2,642 1,678 715 963 0 964 894 70 0	139,390 17,736 220,009 22,407 75,463 244,888 213,625 19,466 194,159 0 31,263 26,547 4,716 3,745	1,410 6,367 82,727 4,996 21,151 30,456 21,561 5,211 16,350 0 8,895 7,412 1,464 9,442	0 1 2,516 227 932 1,639 1,275 251 1,024 0 364 319 45 0	4 3 2,821 260 815 1,181 392 286 106 0 789 704 84
	Other non credit-obligation assets							47.14			11,280		

(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) BR Total does not include the Secutarization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Origina	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	- and a		Of which: defaulted	provisions
NETHERLANDS	Control lasks and contral querements functional Corporates - Or Which: Specialized Landing Corporates - Or Which: Special Retail Retail - Sound on real data property - Of Which: Spec Retail - Out-Mirking Special or real data property - Of Which: Spec Retail - Out-Mirking Special or real data property - Of Which: Spec Retail - Out-Mirking Special Optimized Special - Of Which: Spec Retail - Out-Mirking Special Optimized Special - Of Which: Spec Retail - Other Retail - Of Which: Spec Retail - Other Retail - Other Retail - Of Which: Spec Retail - Other Retail - Other Retail - Of Which: Spec Retail - Other Retail - Other Retail - Of Which: Spec Retail - Other Retail - Other Reta							111,066 11,756 103,362 18,903 40,770 229,015 217,977 19,813 198,163 0 11,038 7,694 3,345 2,533	0 2 5,548 731 3,183 2,046 1,659 713 946 0 387 330 337 330 57 0	111,130 5,931 96,457 18,641 40,409 19,427 193,182 0 10,773 7,082 3,691 2,533	80 1,189 37,489 3,333 13,598 24,853 21,367 5,198 16,168 0 3,486 2,214 1,273 6,417	0 1 1,487 205 892 1,439 1,241 249 992 0 198 156 41 0	0 1 1,694 216 752 846 386 284 102 0 460 382 78 0
		(1) Original er	posure, unlike Ex	posure value, is r	eported before taking in	to account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substituti	on effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central basks and central governments Institutions Corporates Corporates - Of Which: Specalated Lending Corporates - Of Which: SHE Retail Retail - Secured on real status property Retail - Secured on real status property Retail - Secured on real status property							10,970 882 41,183 1,266 9,729 8,940 26 0	0 0 1,033 26 60 178 0	10,972 863 38,778 1,186 9,740 8,119 26 0	3 374 14,678 638 3,179 2,045 2 0	0 278 8 18 50 0	0 0 177 3 26 74 0 0
UNITED STATES	Retal - Secured on real edite property - Of Which; non-Si Retal - Outsfring Revolving Retal - Other Retal - Of Which; SHE Retal - Other Retal - Of Which; SHE Retal - Other Retal - Of Which; non-SHE Equity Other non confit-obligation assist							26 0 8,914 7,899 1,015 615	0 0 178 166 12 0	26 0 8,093 7,078 1,015 615	2 0 2,043 1,835 208 1,697	0 0 50 46 4 0	0 0 74 68 6 0
	IRB Total				eported before taking in								

							IRB Ap	proach					
				As of	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments							2,114	0	2,127	82	0	0
	Institutions Corporates							373 19.959	0 267	393 21.652	60 4,201	0 84	0
	Corporates - Of Which: Specialised Lending							19,939	267	21,052	13	0	52
	Corporates - Of Which: SME							13.022	2	15.072	2.205	1	13
	Retail							1,075	10	993	352	3	6
	Retail - Secured on real estate property							6	0	6	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SI							6	0	6	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail							0 1.059	10	987	351	0	0
	Retail - Other Retail - Of Which: SME							1,055	10	987	351	2	6
	Retail - Other Retail - Of Which: SNE							0	0	0	0	ő	ő
	Equity							17	0	17	32	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions							4,088	0	4,193 4,339	0 1.236	0	0
	Corporates Corporates - Of Which: Specialised Lending							6,898 353	376	6,558 220	2,804	104	70 0
	Corporates - Of Which: SME Retail							266 1.453	11 58	245 1.365	69 277	3	1 24
	Retail - Secured on real estate property							37	0	37	10	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN							37	0	1 36	10	0	0
	Retail - Qualifying Revolving Retail - Other Retail							0 1,415	0 57	0 1,328	0 266	0 17	0 24
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							1,415	57	1,328 0	266 0	17	24
	Equity Other non credit-obligation assets							83	0	83	157	0	0
	IRB Total												



Coöperatieve Rabobank U.A.

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
GERMANY	Central banks and cerbit powermonts Instructions Corporates - Of Which: Specialized Lending Recall - Secured on real calls property Recall - Secured on real calls property Recall - Country Recall - Secure and an appropriet Recall - Other Recall Recall - Other Recall Recall - Other Recall Recall - Other Recall - Of Which: DPE Facill - Secure and Thermal - Of Which: DPE Facill - Secure and Thermal - Of Which: DPE Facill - Secure and Thermal - Of Which: DPE							1,457 865 4,443 294 390 2,626 183 5 178 0 2,443 2,441 2 10	0 15 0 10 74 4 0 4 0 70 70 70 0 0	1,521 869 3,974 253 318 2,460 182 5 177 0 2,278 2,277 2 10	0 148 1,409 65 97 551 39 2 37 0 513 512 1 33	0 4 0 3 32 11 0 11 21 21 0	0 11 0 3 43 1 0 1 0 41 41 0 0
	Other non credit-obligation assets IRB Total												

Value <sup>1</sup> and Value <sup>1</sup> and								ткв Ар	iproacn					
NEW ZEALAND         Catch loss of catch or loss of the los of the loss of the loss					As of :	31/03/2021					As of	30/06/2021		
Central basis and cated governments         Of which (add)         Of which (a			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	adjustments
instance         instance         75         0         74         10         0         0         14           NEW ZEALAND         Copyrate: of Whit: Specification landow Copyrate: of Whit: Specification and appropring of Whits.SPE Mail: Specific and and appropring of Whits.SPE Mail: Specific and and appropring of Whits.SPE Mail: Specific and appropring of Whits:SPE Mail: Specific and Specific and SPE Mail: Specific and SP														provisions
	NEW ZEALAND	Institutions Corporates							75 9,033 41 7,659 3 0 2 0 0 0 0 0 0 0		78 9,930 42	1,961 27	0 91 0 0 0 0 0 0 0 0 0 0 0 0 0	0

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• and to		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
BRAZIL	Control Isakia and control oprovements: tensionalize Corporate: Of Which's Spectrafield Landby Corporate: Of Which's Spectrafield Landby Read: Scott and and a data by property Read: Control Read: Of Which: one SPE Read: Other Read: Of Which: one SPE							450 56 4,3395 0 96 1,031 1 0 1,030 1,030 0 1,030 0 0	0 1 510 0 1 24 0 0 0 24 24 0 0 0	450 26 4,734 98 1,030 1 0 1,029 1,029 0 104	673 42 2,912 0 96 398 0 0 0 0 0 0 398 398 0 0 260	0 112 0 7 0 0 0 7 7 0 0 0 0	1 257 0 2 37 0 0 0 0 37 37 0 0 0
	IRB Total												

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

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
FRANCE	Central lanks and central provements Institutions Corporates - Cir White: Specialized Landsg Corporates - Cir White: Specialized Landsg Retail Retail - Secured on real estate property - Of White: SPE Retail - Secured on real estate property - Of White: SPE Retail - Other Real - Cir White: SPE Real - Other Real - Of White: SPE							1,443 232 4,039 214 130 2,026 23 3 20 0 2,003 2,003 0 3,003 0 3,4	0 193 0 86 2 1 1 1 0 84 84 0 0	1,443 249 3,882 112 122 1,767 23 3 20 0 1,744 1,744 0 34	0 90 2,273 69 33 398 4 1 3 0 395 395 0 0 101	0 0 57 0 25 1 0 1 0 23 23 0 0	0 57 0 44 0 0 44 44 44 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

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
CANADA	Carlo Janks and cash governments Instructions Coproses of Whits Socialized Lending Real Real Real - Second on real design property Real - Court of the Carlo Social Real - Carlo Social Real - Court of the Carlo Social Real - Carlo S							329 331 3,906 125 273 1,482 4 0 4 0 1,478 1,473 5 58	0 888 444 0 199 0 0 0 199 199 0 0	385 344 3,728 126 265 1,328 4 0 4 0 1,324 1,318 5 58	0 69 1,252 53 62 275 1 0 1 0 275 274 1 111	0 25 13 0 5 0 0 0 5 5 5 0 0	0 64 39 1 13 0 0 0 0 13 13 13 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 Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
SWITZERLAND	Control lasks and control generoments corpustes Corpustes - Of thirds, Specialized Landing Corpustes - Of thirds, SB Real Real - Scored on real schlap paperly Real - Scored on Real - Of Which : SPE Real Real - Scored on Real - Of Which : SPE Real - Scored Scored paperly Real - Scored Paper							241 377 3,970 4 4 26 26 2 2 23 0 1 1 0 3	0 14 0 0 0 0 0 0	266 378 3,173 4 4 26 26 26 2 2 3 0 1 1 0 3	0 72 1,057 1 5 5 0 4 0 0 0 0 0 11		
		(1) Original au	and the first		poorted before taking in					i antication too		- offente)	



						(	Coöperatieve Rabobank l	J.A.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0-3M[					0		0	65	1,924	0		0	Ŷ	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	35	819	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Austria	0 581	0 581	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	2 0	0	0 0	0	100	2,743 490	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Belgium	2	2	0 0 0	0	0	2	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y ] [10Y - more		750 3 25	750 3 25	32 3 25	0	717 0 0	0	0 211 0	0 1,378 0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		25 780	25 780	25 61	0	717	2	212	1,868	0	0	0	0	0
[ 1Y - 2Y [ [ 2X - 2X [	Bulgaria													
13Y - 5Y 1 15Y - 10Y 1 [10Y - more	_													
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus													
[5Y - 10Y ] [10Y - more Total	-													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Czech Republic													
[5Y - 10Y [ [10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
1 17 - 27 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1	Denmark	4	4	4	0	0	0	0	0	0	0	0	0	
[10Y - more Total	<u> </u>	3 1 9	3 1 9	3 1 9	0 0 0	0 0 0	0 0 1	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[0-3M[ [3M-1Y[ [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Estonia													
ISY - 10Y I [10Y - more Total														



							Coöperatieve Rabobank l	J.A.						
							As of 31/12/2020					_		
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total consider successful of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	1 0 641 31 0 <b>673</b>	1 0 641 31 0 <b>673</b>	0 0 10 31 0 41		0 0 631 0 0 <b>631</b>		0 0 0 0			0 0 0 0		0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 5 3 891 0 0 901	0 0 5 3 890 0 0 900	0 0 1 3 1 0 0 0		0 031 0 0 0 0 891 0 0 891								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [0Y-more Total	Germany	0 3 284 7 0 0 39 <b>332</b>	0 3 284 7 0 0 0 293	0 3 253 6 0 0 39 <b>300</b>			0 0 31 1 0 0 0 0	0 0 27 4 0 11 0 42	0 0 250 25 0 25 0 300	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0
10-3M [ [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more Total	Croatia													
[0-34] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tetal	Hungary		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
10-3M [ [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Ireland											0 0 0 0 0 0		0
[ 3M - 1Y [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Italy	34 0 25 60 0 0 0	26 0 25 60 0 0 0	34 0 60 0 0 0			0 25 0 0 0 0						000000000000000000000000000000000000000	
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	119	111	94	0	0	25	0	0	0	0	0	0	12



							Coöperatieve Rabobank l	J.A.						
							As of 31/12/2020							
	( ) (())			On balance s	heet	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(min EUR)			on bulance s					Beilva			Off-balance sh		
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	3 0 0 239 0 0 243	3 0 0 239 0 0 243	3 0 0 0 0 0 3	0 0 0 0 0 0 0	0 0 239 0 0 239	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Maita													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	53 562 197 163 1,471 152 266 <b>2,864</b>	35 489 195 127 1,468 0 173 <b>2,486</b>	53 8 1 3 62 116 168 <b>410</b>	0 31 10 12 288 0 0 0 342	0 519 0 126 1,083 0 0 1,727	0 5 186 22 38 36 98 98 <b>385</b>	25 123 132 1 0 12 130 <b>423</b>	3,568 12,168 6,892 10 0 84 213 <b>22,935</b>	7 92 153 206 260 0 234 <b>953</b>	200 3,001 3,080 2,567 3,122 0 510 <b>12,480</b>	0 229 0 1,275 0 0 <b>1,504</b>		224
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [5Y - 10Y [ [10Y - more Total	Poland	0 0 10 0 0 0 0 0 10	0 2/400 0 10 0 0 0 0 10 0 0 10 0 0 10 0 0 10 0 0 10 0 0 10 0 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 0 10 0 10 0 10 0 10 0 10 1				0 500 0 10 0 0 0 0 0 10			0 0 0 0 0 0 0 0				3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal		0 20 0 2 0 0 0 0 0 2 2 2 0 0 0 0 2 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 20 2 0 0 0 0 0 2 2 2 0 0 0 2 2			0 0 0 0 0 0 0 0				1
10-3M f [0-3M f [3M - 1Y f [2Y - 2Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Romania		4				-					U	v	
[ 3M - 1Y [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Slovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Coöperatieve Rabobank U	J.A.						
							As of 31/12/2020							
						Dire	ct exposures							-
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	oost day ing examine 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	4 0 0 0 7 <b>10</b>	4 0 0 7 <b>10</b>	0 0 0 7 7			4 0 0 0 0	0 0 0 0	0 0 0 0	00000	000000000000000000000000000000000000000			
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more ] Total	Sweden	0 10 5 0 0 0 0 5	0 20 5 5 0 0 0 0 0 5	0 0 1 0 0 0 0 0 1			0 7 5 0 0 0 0 5							0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 9 0 0 5 0 14	0 9 0 5 0 14				0 9 0 5 0 <b>14</b>			000000000000000000000000000000000000000	000000000000000000000000000000000000000			2
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
110Y - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 3Y ] [5Y - 10Y ] [10Y - more Total	Norway		0 0 1 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 1,090 166 137 239 0 1 1,633	0 1,090 166 137 239 0 1 1 1,633	0 2 0 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0 1,087 158 136 235 0 0 1,615	0 9 2 4 0 1 <b>16</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	37
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Canada	0 2 12 5 1 0 0 <b>19</b>	0 2 12 5 1 0 0 0 19	0 0 2 1 0 0 0 3	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 1 12 3 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



							Coöperatieve Rabobank l	J.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		-	On balance st	neet				Deriva	tives		Off balar	1ce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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)									Nominal	Provisions	Risk weighted exposure amount
				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			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Japan													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	19 113 150 55 1,719 2 0 <b>2,058</b>	19 108 150 51 1,702 0 0 2,030	19 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 41 1,714 0 0 1,755	0 113 150 15 5 2 0 284	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 12 0 0 0 0 0	0 12 0 0 0 0 0 0 12			0 5,00 12 0 0 0 0 0 0 12								
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland	0 0 1 0 8 4 <b>1</b> 3	0 0 1 0 8 4	0 0 0 1 0 8 4 13				395 224 7 4 1 0 0	46,580 21,737 688 309 135 0 0 <b>69,449</b>	4 3 2 0 0 0 0	14,003 10,821 313 30 58 0 0 25,225			
Total [0 - 3M [ 1 3M - 1Y 1 1 1Y - 2Y 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1 1 0Y - more Total	Other advanced economies non EEA	0 234 2 70 2 0 0	13 0 234 2 70 2 0 0	0 0 1 0 2 0 0		0 234 0 69 0 0 0	0 0 1 2 0 0 0 0	631 0 0 0 0 0 0			0 0 0 0 0		0 0 0 0 0 0	Ĩ
Total [0 - 3M f [3M - 1Y f [1Y - 2Y [ [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Other Central and eastern Europe countries non EEA	309 0 0 0 0 0 0	309 0 0 0 0 0 0 0	4 0 0 0 0 0 0	0 0 0 0 0 0	303 0 0 0 0 0 0 0					0 0 0 0 0 0 0			8
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Middle East		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0					0 0 0 0 0 0 0			0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	0 307 393 19 0 0 0 425	0 307 99 19 0 0 0			0 307 78 0 0 0 0	0 0 0 20 19 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0						574
Total		425	425	U U	U	386	39	U		J	U	J	. J	374



#### General governments exposures by country of the counterparty

							Coöperatieve Rabobank	U.A.						
							As of 31/12/2020	)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 6 17 0 186 0 0 <b>209</b>	0 6 17 0 186 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 6 17 0 186 0 0 0 209	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 28 0 48 0 0 <b>76</b>	0 0 0 0 0 0	50
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 182 4 67 210 0 0 463	-83 182 4 67 -81 -50 -28 <b>12</b>			0 164 0 0 0 0 0 0 164	0 18 4 67 210 0 0 299	0 0 0 0 0 0 0				0 0 0 80 0 0 80		169

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 "Othes".

(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). Inspective 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 hem 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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe 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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M]		0	0	0	9	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Austria	0 575 0	0 575 0	0 0 0	0 0 0	0 575 0	0	0 0 0	0	0	0	0	0 0	
[10Y - more Total	-	0 576	0 576	0	0	0 575	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0	0 1 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y ] [10Y - more	Belgium	736 0 9	736 0 9	0 0 9	0	736 0 0	0 0 0	0 170 0	0 1.378 0	0 0 7	0 0 82	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		747	747	9	0	736	1	170	1,378	7	82	0	Ō	0
[ 1Y - 2Y [ [ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Bulgaria													
[10Y - more Total [ 0 - 3M [	-													
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Cyprus													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Czech Republic													
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ]		0 0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Denmark		0	0 0 1 0	0 0 0 0	0	0000	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		0	
[0-3M[ [3M-1Y]		1	1	1	0	0	1	0	0		0	U	0	U
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	Estonia													



							Coöperatieve Rabobank U	J.A.						
							As of 30/06/2021							
						Direc	t exposures							_
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ice sheet	_
												Off-balance sh	eet exposures	
						1		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 2	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Finland	1 0 480	1 0 480	0	0	0 0 480	1 0 0	0	0	0	0 0	0	0	
[10Y - more Total	-	2 0 484	2 0 484	2 0 4	0	0 0 480	0 0 1	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]		0 155 3	0 155 3	0	0	0 155 0	0 0 3	0 0 0	0 0	0 0	0 0 0	0 0	0 0	
[3Y - 5Y [	France	0 1,114 1	0 1,114 1	0	0	0 1,114 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	
[10Y - more Total [ 0 - 3M [	-	0 1,273 248 561	0 1,273 56	0 1 248	0 0 0	0 1,269 0	0 3 0	0 0 0	0 0 0	0 0 25	0 0 1.450	0 0 0	0 0 0	0
1017 - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y [ [2Y - 3Y ]	Germany	305	561 305 0	3 292 0	0 0	558 0 0	0 13 0	1 23 0	455 275 0	25 22 0 0	1.450 1,031 0 0	0 0 0	0 0	
[5Y - 10Y [ [10Y - more	Germany	327 47 85	186 0 0	49 47 85	0 0	278 0 0	0 0 0	0 9 4	0 25 10	0 0 4	0 0 20	0 0 0	0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	1.573	1.108	724	0	836	13	38	765	50	2.501	0	0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 1 0 0 0 0 0							000000000000000000000000000000000000000	000000000000000000000000000000000000000			000000000000000000000000000000000000000	
[ 3M - 1Y ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Italy	1 39 0 23 0 16 16	1 34 0 23 0 0 16 0	39 0 0 0 0 16 0						0 0 0 0 0	U 0 0 0 0 0 0			U
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	79	74	56	0	0	23	0	0	0	0	0	0	11



							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2021							
						Diree	ct exposures							_
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	-
												Off-balance sl	neet exposures	
				[		1		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 252 0 0 262	0 0 262 0 262	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 262 0 262	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	35
[0 - 3M f [3M - 1Y [ f 1Y - 2Y f [2Y - 3Y f [5Y - 10Y [ [10Y - more Total	Maita													
10-3M [ [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	1 237 422 32 622 407 470 470 2,191	0 230 376 0 458 69 230 1,362	1 13 6 9 55 372 372 372 828		0 207 143 1 208 0 0 0 558	0 17 274 21 359 36 97 <b>805</b>	36 57 50 0 35 154 <b>332</b>	3.244 5.789 2.561 0 0 164 278 12,036	37 94 0 324 82 0 181 <b>718</b>	1.521 3.570 11 4,539 1.150 0 510 <b>11,301</b>	0 224 0 1.275 0 0 1,499		217
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Poland	2,12 P 0 7 0 0 0 0 0 7	2,302 0 7 0 0 0 0 0 7 7				0 7 0 0 0 0 0 7 7	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0					2
130Y - more Total [0 - 3M f [3M - 1Y f [3Y - 2Y [ [2Y - 3Y f [3Y - 3Y f [5Y - 10Y f [10Y - more Total	Portugal						0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0					0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania								3	3		0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Slovakia													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



							Coöperatieve Rabobank L	J.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	ieet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M]		8	8	8	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	1 0 0 0 0	1 0 0 0 0 9	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000	0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	1 0 0 0 0 0 0 0			0 0 0 0 0 0		0 0 6 0 0 0 0		0 0 0 0 0 0 0 0 0 0					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom				0 0 0 0 0 0 0		0 0 10 1 0 0 0							
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 569 522 107 316 0 0 1,514	0 569 522 107 316 0 0 <b>1,514</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 567 518 103 316 0 0 <b>1,504</b>	0 2 4 4 0 0 0 0 <b>10</b>		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	82
[ 3M - 1Y [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Canada	1 5 3 322 15 0 <b>345</b>	0 1 5 3 322 15 0 <b>345</b>	0 0 0 0 15 0			0 1 5 3 322 0 0 331		0					0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	345	245	15	U	U U	331	0		U		U	J	



							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance sh	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]														
[5Y - 10Y ]	Japan													
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y ]	-	26	26	26 0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	U.S.	26 130 170 15	26 86 163 2	0 4 0	0	125 0 0	5 166 15	0	0 0 0	0	0 0 0	0 0 0	0 0 0	
[5Y - 10Y [	0.5.	2,145 193 0	2,114 170 0	0 191 0	0	2,142 0 0	3 2 0	0	0 0 0	0	0 0	0 0	0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		2,680 0 13	2,560 0 13	222 0 0	0 0	2,266 0 13	192 0 0	0	0 0 0	0 0 0	0 0 0	0	0	3
[ 1Y - 2Y [ [ 2Y - 3Y [	China	0 0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	-	0 0 13	0 0 13	0	0	0 0 13	0	0	0	0	0	0	0	5
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	4 12 3	5.644 14.415 510	173 179	24.363 19.251 332	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Switzerland	0	0	0	0	0	0	2	510 242 25 36	0	332 185 94 89	0	0	
Total	-	0	0	0 0	0	0	0 0	0 21	20,872	354	44,314	0	0	0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Other advanced economies	0 184 48 28	0 184 48 28	0	0	184 44 25	0	0	0	0	0	0	0	
[3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	non EEA	28 29 0	28 29 0	0	0	29 0	0 0	0	0	0	0	0	0	
Total	1	289	289	0 0	0 0	283	6 0	0	0	0	0	0	0	9
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Europe countries non EEA	0 0 0	0	0 0 0	0	0 0 0	0 0 0 0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	U
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total	-	0	0	0 0 0	0	0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	0 0 0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 221 207 68	0 221 206	0	0	0 221 178	0 28	0	0	0	0	0	0	
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Latin America and the Caribbean	68 0 0	68 0 0	0	0	50 0 0	18 0 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0	
[10Y - more Total	1	0 496	0 495	0	0	0 449	0 46	0	0	0	0	0	0	702



#### General governments exposures by country of the counterparty

							Coöperatieve Rabobank I	J.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 15 33 155 0 0 0 <b>203</b>	0 15 33 155 0 0 202	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 15 33 155 0 0 <b>202</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 37 0 0 <b>37</b>	0 0 0 0 0 0	25
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	0 160 10 59 199 0 0	-85 159 10 21 197 -66 -18	0 0 0 73 0		0 150 0 0 0 0	0 9 10 59 125 0					0 0 0 18 0		
Total		428	219	73	0	150	204	0	0	0	0	18	0	137

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 sovereign exposures is and 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 "Chers".

(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). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th

(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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

#### 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

#### Coöperatieve Rabobank U.A.

				As of 30/09/202	D								As of 31/12/202	0			
	Gros	s carrying amo	unt		Accumulation changes in provisions <sup>4</sup>		accumulated o credit risk and	Collaterals and financial		Gro	ss carrying amou	ınt		Accumulate changes in provisions <sup>4</sup>	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
	Of which performing but past due >30	Of w	hich non-perfor	ming <sup>1</sup>	On performing	On non-perfor	ming exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perfor	ming <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)	days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures <sup>2</sup>		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits									108,597	0	0	(	0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)									15,244		0	c	0 0	1	0	0	0
Central banks									365	0	0	(	0 0	0	0	0	0
General governments									9,806	0	0	(	o 0	1	0	0	0
Credit institutions									4,807	0	0	(	o 0	0	0	0	0
Other financial corporations									108	0	0	(	0 0	0	0	0	0
Non-financial corporations									158	0	0	(	o 0	0	0	0	0
Loans and advances(including at amortised cost and fair value)									455,304	1,129	13,882	13,527	7 13,506	1,560	3,140	3,134	8,515
Central banks									0	0	0	(	o o	0	0	0	0
General governments									2,003	11	8	8	8 8	4	1	1	5
Credit institutions									21,156	0	0	(	0 0	1	0	0	0
Other financial corporations									36,762	16	573	56	9 549	41	121	121	118
Non-financial corporations									202,912	1,013	11,906	11,59	7 11,597	1,429	2,874	2,869	7,150
of which: small and medium-sized enterprises at amortised cost									109,933	489	6,910	6,698	8 6,698	887	1,349	1,345	4,929
of which: Loans collateralised by commercial immovable property at amortised cost									85,224	160	5,792	5,604	4 5,604	239	667	665	4,418
Households									192,471	89	1,395	1,35	3 1,353	86	144	143	1,242
of which: Loans collateralised by residential immovable property at amortised cost									189,334	63	1,254	1,213	3 1,213	71	86	85	1,218
of which: Credit for consumption at amortised cost									2,048	14	87	86	6 86	10	53	53	8
DEBT INSTRUMENTS other than HFT									579,146	1,129	13,882	13,527	7 13,506	1,562	3,140	3,134	8,515
OFF-BALANCE SHEET EXPOSURES									96,925		1,087	1,028	8 1,028	53	89	88	53

<sup>10</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 <sup>10</sup> Institutions report here collective allowarces for incurrends tar nortised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at far value of bet than FT) <sup>10</sup> Institutions report here collective allowarces for incurrends tar nortised cost) and changes in far value of the collective allowarces due to credit risk and provisions (instruments at far value of bet than FT) <sup>10</sup> Institutions report here specified incurrends tar nortised cost) and changes in far value of the collective allowarces at far value of the than FTD <sup>10</sup> Cost cost specified in the specified incurrends tar nortised cost and changes in far value of the collective allowarces for incurrends at the cost and the specified incurrends at an interval of the collective allowarces for incurrends at the specified incurrends at an interval of the collective allowarces for incurrends and collective allowarces for incurends and c



Performing and non-performing exposures

#### Coöperatieve Rabobank U.A.

				As of 31/03/202	1								As of 30/06/202	1			
		Gross carrying am	ount		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial		Gro	ss carrying amou	ınt <sup>5</sup>		Accumulate changes in provisions <sup>4,</sup>	d impairment, a fair value due to <sup>5</sup>	ccumulated credit risk and	Collaterals and financial
	Of which performing bu past due >30	1	which non-perfor	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)	days and <=9 days	0	Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits									124,068	0	0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)									14,865	0	0	0	0	2	0	0	0
Central banks									345	0	0	0	0	0	0	0	0
General governments									10,110	0	0	0	0	1	0	0	0
Credit institutions									3,920	0	0	0	0	1	0	0	0
Other financial corporations									326	0	0	0	0	0	0	0	0
Non-financial corporations									165	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)									463,218	997	12,276	11,992	11,957	1,343	2,818	2,814	7,217
Central banks									6	0	0	0	0 0	0	0	0	0
General governments									2,128	9	4	4	4	3	1	1	3
Credit institutions									25,518	0	0	0	0	2	0	0	0
Other financial corporations									33,910	10	545	543	508	24	120	120	147
Non-financial corporations									206,993	915	10,628	10,367	10,367	1,245	2,603	2,599	6,075
of which: small and medium-sized enterprises at amortised cost									111,696	521	5,894	5,756	5,756	710	1,117	1,114	4,432
of which: Loans collateralised by commercial immovable property at amortised cost									85,411	69	5,049	4,932	4,932	132	484	483	4,051
Households									194,664	63	1,099	1,078	1,078	68	94	94	992
of which: Loans collateralised by residential immovable property at amortised cost									191,591	45	992	972	972	58	55	54	970
of which: Credit for consumption at amortised cost									1,826	9	66	66	66	5	29	29	8
DEBT INSTRUMENTS other than HFT									602,151	997	12,276	11,992	11,957	1,345	2,818	2,814	7,217
OFF-BALANCE SHEET EXPOSURES	(1) For the definition of non-performing								98,653		1,127	1,073	1,073	37	95	95	140

(1) For the definition of non-performing exposures please refer to COMPRISION INFLICEMENTING REGULATION (EU) 2015/222 of 9 January 2015, AMREV V, Pat 2-1-emplate related instructions, substate 3 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anortised cost) and changes in far value of the formation exposures for incurrent bar not reported losses (instruments at anortised cost) and changes in far value of the formation exposures for incurrent bar not reported losses (instruments at anortised cost) and changes in far value of the formation exposures for incurrent bar not reported losses (instruments at anortised cost) and changes in far value of the formation is applicated in the reported according to the FINEEP framework (templates F 18.00 / F 19.00), which follows a sign convertion, information is disclosed with a popule sign. (This is baccase, bare to mice), the provisions (mathematics expecting memory exposures), formation is applicated in the reported according to the FINEEP framework (templates F 18.00 / F 19.00), which follows a sign convertion. This is baccase, bare to mice is applicated in the reported according to the FINEEP framework (templates F 18.00 / F 19.00), which follows a sign convertion. This is baccase, bare to mice is applicated in the reported according to the FINEEP framework (templates F 18.00 / F 19.00), which follows a sign convertion. This is baccase, bare to mice is applicated in the reported according to the FINEEP framework (templates F 18.00 / F 19.00), which follows a sign convertion. This is baccase, bare to mice is applicated in the reported according to the FINEEP framework (templates F 18.00 / F 19.00), which follows a sign convertion. This is baccase, bare to mice is applicated in the reported according to the reported according to the reported in the reported according to the reported in the

#### EBA EUROPEAN BANKING AUTHORITY

## 2021 EU-wide Transparency Exercise

Forborne exposures

### Coöperatieve Rabobank U.A.

		As of 30	/09/2020					As of 31/	12/2020		
	ying amount of with forbearance	Accumulated accumulated of accumulat	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with re measures		ring amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						0	0	0	0	0	0
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	
Loans and advances (including at amortised cost and fair value)						14,251	7,914	1,479	1,416	10,321	4,862
Central banks						0	0	0	0	0	0
General governments						2	1	0	0	2	1
Credit institutions						0	0	0	0	0	0
Other financial corporations						282	159	19	18	116	76
Non-financial corporations						11,057	7,017	1,402	1,350	7,386	4,091
of which: small and medium-sized enterprises at amortised cost						6,620	3,812	552	525	5,320	
Households						2,911	738	58	48	2,818	695
DEBT INSTRUMENTS other than HFT						14,251	7,914	1,479	1,416	10,321	
Loan commitments given						905	239	12	11	92	8
QUALITY OF FORBEARANCE <sup>2</sup>											
Loans and advances that have been forborne more than twice						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria						0					

<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 F13.00 / F19.00), 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.



Forborne exposures

### Coöperatieve Rabobank U.A.

		As of 31	/03/2021					As of 30/	06/2021		
	ying amount of with forbearance	Accumulated accumulated of accumulated on accumulat	impairment, changes in fair redit risk and r exposures with	received on e	aancial guarantees exposures with ee measures		ving amount of with forbearance	Accumulated in accumulated c value due to c	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						0	0	0	0	0	0
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	
Loans and advances (including at amortised cost and fair value)						13,586	7,399	1,445	1,388	9,508	4,274
Central banks						0	0	0	0	0	0
General governments						1	0	0	0	1	0
Credit institutions						0	0	0	0	0	0
Other financial corporations						301	188	25	25	110	67
Non-financial corporations						10,648	6,629	1,385	1,336	6,822	3,647
of which: small and medium-sized enterprises at amortised cost						6,008	3,224	407	378	4,917	
Households						2,636	582	34	27	2,575	560
DEBT INSTRUMENTS other than HFT						13,586	7,399	1,445	1,388	9,508	
Loan commitments given						788	274	12	12	273	7
QUALITY OF FORBEARANCE <sup>2</sup>	i i i										
Loans and advances that have been forborne more than twice						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria						0					

(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 F18.00 / F19.00), 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.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Coöperatieve Rabobank U.A.

	AS OT 30/09/2020							AS 01 3	1/12/2020					AS OT 31	1/03/2021					AS OF 3U	0/06/2021			
	Gross carr	ying amount Of which: non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on	Gross car	rying amount Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	Accumulated negative changes in fair value due to credit risk on	Gross carr	rying amount Of which non- performi	: of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	Accumulated negative changes in fair value due to credit risk on	Gross car	rying amount Of which non- performi		Of which loans and advances subject to impairment	Accumulated	Accumulated negative changes in fair value due to credit risk on
(min EUR)			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing							70,115	4,736	4,610	70,074	793	0							71,704	4,234	4,168	71,664	708	0
B Mining and guarrying							1.389	11	11	1.389	7	0							1.334	20	20	1.334	11	0
C Manufacturing							30.301	1.980	1.973	30.232	1.153	0							32.928	1.863	1.858	32.864	1.101	0
D Electricity, gas, steam and air conditioning supply							4,428	114	97	4,409	45	0							4,405	78	76	4,387	58	0
E Water supply							503	18	17	503	10	0							575	43	15	575	9	0
F Construction							6.510	569	557	6.510	306	0							6.656	521	510	6.656	260	0
G Wholesale and retail trade							32.146	1.134	1.121	32.027	617	0							32.776	1.008	991	32.651	513	0
H Transport and storage							7,024	933	910	7,023	260	0							7,140	860	857	7,140	230	0
I Accommodation and food service activities							5,512	299	281	5,512	148	0							5,413	322	314	5,413	145	0
J Information and communication							2.098	66	65	2.098	72	0							2.331	43	43	2.331	53	0
K Financial and insurance activities							1,773	82	78	1,773	72	0							969	69	35	969	27	0
L Real estate activities							20,375	984	954	20,375	258	0							18,949	726	706	18,949	234	0
M Professional, scientific and technical activities							3,789	158	156	3,789	141	0							3,756	117	117	3,756	115	0
N Administrative and support service activities							3,451	225	218	3,451	118	0							4,949	270	269	4,949	146	0
O Public administration and defence, compulsory social security							0	0	0	0	0	0							35	2	2	35	1	0
P Education							714	25	25	714	14	0							801	15	15	801	12	0
Q Human health services and social work activities							6,180	208	183	6,180	100	0							6,457	167	109	6,457	76	0
R Arts. entertainment and recreation							1.633	108	105	1.633	51	0							1.503	129	123	1.502	56	0
S Other services							4,971	257	234	4,551	140	0							4,312	140	140	3,904	93	0
Loans and advances							202,912	11,906	11,597	202,244	4,303	0							206,993	10,628	10,367	206,336	3,848	0

<sup>(10</sup> The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), 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) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Cooperatieve Rabobank U.A.

							As of 30,	09/2020															As of 31	/12/2020							
	canying amount							Accumulated imp			nges in fair val			Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated im			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbarrance measures	Of which: Instruments with significant increase in credit sik since initial recognition but not credit- impaired (Stape 2)	Non-perform	ing Of which: exposions with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantian neceived in the context of the CDVID-19 crisis	ânticavis to noti- parforming exposures		Performing	Of which: exposures with forbearance measures	Of which:	Non-perform	ing Of which: aposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbeasinge measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impaired (Stage 2)	Non-parform	ing of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Informs to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria																376	365	3	59	11	۰	10	6	4	٥	3	1	۰	1	0	10
of which: Households																0	0	0	۰	0	0	0	0	0	0	۰	0	0	٥	0	٥
of which: Collateralised by residential immovable property																0	۰	٥	۰	٥	۰	٥	٥	0	0	۰	0	٥	0	0	٥
of which: Non-financial corporations																375	364	2	58	11	٥	30	6	4	0	3	1	٥	1	0	10
of which: Small and Medium-sized Enterprises																367	361	2	57	6	۰	5	5	4	0	3	1	٥	1	0	5
of which: Collateralised by commercial immovable property																113	113	2	4	٥	۰	0	0	۰	٥	0	0	0	0	0	0

A 1         A 2         A 3 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>As of 30/</th> <th>09/2020</th> <th></th> <th>As of 31</th> <th>/12/2020</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>								As of 30/	09/2020															As of 31	/12/2020							
ch:03         ch:03 <th< th=""><th></th><th>Gross</th><th>canying amount</th><th></th><th></th><th></th><th></th><th></th><th>ccumulated impi</th><th></th><th></th><th>inges in fair valu</th><th></th><th></th><th>amount of the guarantee that can be</th><th>Gross canying amount</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>Accumulated in</th><th></th><th></th><th>hanges in fair val</th><th></th><th></th><th>amount of the guarantee that can be</th><th></th></th<>		Gross	canying amount						ccumulated impi			inges in fair valu			amount of the guarantee that can be	Gross canying amount									Accumulated in			hanges in fair val			amount of the guarantee that can be	
And the state       And the state<																												Non-perform				
Add the set of the se	(min EUR)			exposures with forbearance	Instruments with significant increase in credit risk since initial recognition but ret credit-	exposures with forbearance	Unlikely to pay that are not past-due or past-due <=			exposures with forbearance	Instruments with significant increase in oradit risk since initial recognition but not credit- impeired		exposures with forbearance	Unlikely to pay that are not past-due or past-due <=	guarantee received in the context of the CDVID-19				exposures with forbeasince	Instruments with significant increase in credit risk since initial recognition but not credit-		exposures with forbeirance	Unlikely to pay that are not past-due or past-due <=			exposures w forbearinge	ith Instruments with significal increase in credit risk sim initial recognition b not credit- impaired		exposures with forbearance	Unlikely to pay that are not past-due or past-due <=	guarantee neceived in the context of the COVID-19	performing
Add Added and and and any	Loans and advances with expired EBA-compliant monatoria																12,433	12,208	144	1,067	224	51	52	85	5	2	26	32	5	9	0	73
Additional and an analysis       Additional and analysis       Additin analysis       Additional and analysis	of which: Households																0	۰	٥	٥	٥	۰	0	٥	0	٥	۰	٥	٥	0	0	0
	of which: Collateralised by residential immovable property																0	۰	0	٥	٥	0	0	٥	0	٥	٥	٥	٥	0	0	۰
	of which: Non-financial corporations																12,170	11,969	144	1,037	200	51	35	77	50	2	25	27	s	s	0	72
Control (1)         Control (1) <thcontrol (1)<="" th=""> <thcontrol (1)<="" th=""></thcontrol></thcontrol>	of which: Small and Medium-sized Enterprises																11,078	10,905	125	924	173	47	19	65	44	2	22	24	s	3	0	68
	of which: Collateralised by commercial immovable property																10,433	10,330	122	764	103	40	٥	31	24	1	12	7	2	٥	0	34

							As of 30	/09/2020														As of 31	/12/2020							
	carrying amount							Accumulated imp						Maximum amount of the guarantee that can be considered		carrying amount							Accumulated imp		lated negative cha			¢	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Of which: exposures wit forbearince measures	Of which: h Instruments with significant incruise in credit risk since initial necognition but net credit- impained (Stage 2)	Non-perform	ong Of which: exposures with forburrance measures	Of which: Unlikely to pay this are not past-due or past-due <= 90 days			Of which: exposures with forbaarance measures	Of which: Instruments with significant increase in credit sik since initial necognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranthie context of the CDVID-19 crisis			Of which: opposures with forbeasence measures	Of which: h Instruments with significant increase in credit risk since initial necognition but not credit- impained (Slage 2)		ng Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: soposunes with forbianance measures	Of which: Unlikely to past that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes															740	675	252	315	65	s	٥	10	2	1	1		7	0	614	42
of which: Households															٥	0			٥			٥	0			0				•
of which: Collateralised by residential immovable property															٥	0			٥			٥	0			٥				•
of which: Non-financial corporations															738	673	252	314	65	52	٥	10	2	1	1		7	٥	612	42
of which: Small and Medium-sized Enterprises															350	325			25			3	1			2				7
of which: Collateralised by commercial immovable property															210	190			30			6	1			5				18



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Cooperatieve Rabobank U.A.

1								As of 31	/03/2021														As of 30	/06/2021							
	Gross													Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(vein 8.8)		Performing	Of which: exposume with forbearance measures	Of which: Instruments with significant incruate in condit risk since initial recognition but not crudit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 00 days		Performing	exposures with forbearance measures	Of which: Instrumenta with significant increase in could raik since initial recognition but not credit- impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis			Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: exposures in forbearance measures		Non-perform	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant moratoria																0	۰	0	۰	0	۰	۰	٥	0	٥	۰	0	0	۰	٥	۰
of which: Households																0	0	0	٥	0	0	0	0	0	0	۰	0	0	0	٥	۰
of which: Collateralised by residential immovable property																0	0	0	۰	0	0	٥	0	٥	0	۰	0	0	0	٥	۰
of which: Non-financial corporations																0	0	0	٥	0	0	۰	٥	0	٥	۰	0	0	۰	٥	0
of which: Small and Medium-sized Enterprises																0	0	0	۰	0	0	۰	٥	0	0	0	0	0	۰	٥	٥
of which: Collateralised by commercial immovable property																0	0	٥	0	٥	0	٥	0	0	0	٥	٥	0	0	٥	0

							(03/2021															As of 30	/06/2021							
	carrying amount						Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount
	Performing			Non-perform	ning		Performing				ng					Performing				ng							ing			
(min EUR)		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit nik since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in credit fak since initial necognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria															11,251	10,983	438	1,439	258	109	245		43		30	38	19	32	٥	56
of which: Households															٥	۰	٥	۰	0	0	٥	٥	۰	0	٥	٥	٥	۰	٥	۰
of which: Collateralised by residential immovable property															٥	۰	٥	٥	0	0	0	٥	0	0	٥	٥	0	۰	٥	۰
of which: Non-financial corporations															11,105	10,043	434	1,417	262	105	240	29	42	8	29	37	18	31	٥	55
of which: Small and Medium-sized Enterprises															10,190	9,944	423	1,309	245	100	224	71	39	8	28	32	17	27	٥	55
of which: Collateralised by commercial immovable property															9,299	9,252	193	662	147	48	145	25	19	2	12	6	2	5	0	36

							As of 31	/03/2021														As of 30	/06/2021							
													Maximum amount of the guarantee that can be considered	Gross carrying amount														×	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in coeff risk since initial incognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	ing Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	ânflows to nan- performing exposunes		Performing	Of which: oppsuns with forbeasing measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposiums with forbearance measums	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		ing Of which: exposures with forbainance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes															768	685	140	372	80	45	55	18	3	1	3	14	12	13	654	36
of which: Households															0	0			٥			0	۰			٥				۰
of which: Collateralised by residential immovable property															0	٥			٥			0	۰			٥				۰
of which: Non-financial corporations															766	685	140	371	80	45	5	18	3	1	3	14	12	13	652	36
of which: Small and Medium-sized Enterprises															345	305			40				1			7				16
of which: Collateralised by commercial immovable property															186	155			30			7	1			7				1

