

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

(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

	(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
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.

		(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
	А	(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 25(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 (l) of CRR
	A.1.3	Accumulated other comprehensive income		-1,381		-1,171	C 01.00 (r180,c010)	Articles 4(200), 26(1) point (d) and 36 (1) point (d) articles 4(200), 26(1) point (d) and 36 (1) point (d) of CRR
	A.1.4	Other Reserves		-1,361		-1,171	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 (j) of CRR
	A.1.6	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 ORR
				-615		-608		Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8 A.1.9	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs.		-615		-008	C 01.00 (r300,c010) + C 01.00 (r340,c010) C 01.00 (r370,c010)	of COR Articles 36(1) point (c) and 38 of CRR
	A.1.10			0		-194		
		(-) IRB shortfall of credit risk adjustments to expected losses					C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 190 of CRR Articles 4(100), 36(1) point (e) and 41 of CRR
	A.1.11 A.1.12	(-) Defined benefit pension fund assets		-3 0		-3 0	C 01.00 (r390,c010)	Articles 4(120), 36(1) point (e) and 41 of CRR Articles 4(122), 36(1) point (e) and 44 of CRR
		(-) Reciprocal cross holdings in CET1 Capital					C 01.00 (r430,c010)	
	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 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		-25		-22	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 		0		0	C 01.00 (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)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ii); 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.1.188	(-) 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 CRR
	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 61 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 (r690,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 7s 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			60		0	C 01.00 (r910,c010) + C 01.00 (r920,c010)	
	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
	B.1	Of which: Transitional adjustments included		10		6	C 05.01 (r010;c040)	
CADITAL BATTOS (S)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		16.84%		17.18%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		18.98%		19.02%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)		24.23%		23.02%	CA3 (5)	•
CET1 Capital Fully loaded	D	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 ¹	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)	
riemo items	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 n				1	i	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

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		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) ¹		148,534		149,970	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s
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) ²		3,933		3,572	C 07.00 (1990, 2220, 5001) + C 197.00 (1110, 2220, 5001) + C 97.00 (1130, 2220, 5001) + C 08.01 (1040, 2260, 5002) + C 08.01 (1050,
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 1900, 010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		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	

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

² 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 ExerciseP&L Coöperatieve Rabobank U.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)		14,278		6,790
Interest income		219		63
Of which debt securities income Of which loans and advances income		12,898		5,797
Or which loans and advances income 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)		2,000		1,119
Dividend income		13		8
Net Fee and commission income		1,780		993
Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,				
adis of (-) losses on delecognition of infancial assets and natifices not measured at fair value unrough profit of 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 ¹		-114		0
Of which restructuring ¹		20		0
(Increases or (-) decreases of the fund for general banking risks, net) ²		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

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20)20			As of 31	/12/2020			As of 31,	/03/2021			As of 30/	06/2021		
		F	air value hierar	chy		Fa	air value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierard	: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 ¹					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	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carry	ying amount		Accu	mulated impair	rment	Gro	ss carrying am	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impaiı	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 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 d 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 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	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities							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								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.

⁽P) 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 ¹		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 ¹		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 ¹		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	j amount		1
Breakdown of financial liabilities	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)
Danasita	of which: Current accounts / overnight deposits		866		1,729	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordi	nated 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

								СООР	cradeve ra	DODUIK O.A.												
	SA					1	M									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT/ FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(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		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		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		0											91	22	160	48						
Of which: General risk Of which: Specific risk		0											0	0	0	0						
Equities		l ö											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk Foreign exchange risk		0											0	0	0	0						
Foreign exchange risk Commodities risk		563											4	1	8	4						
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		0											0	0	0	0						
Of which: General risk Of which: Specific risk		0											0	0	0	0						
Of which: Specific risk Foreign exchange risk		1,066											0 3	0	9	0 2						
Commodities risk		2,095											7	2	23	8						
Total		3,160											31	9	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 OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Coöperatieve Rabobank U.A.

			Standardised Approach											
			As of 30/09/2020 As of 31/12/2020											
		Original Exposure ¹	fgistal Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions Original Exposure ¹ Exposure Value ¹ Risk exposure											
	(min EUR, %) Central governments or central banks					1.677	1.925	1.894						
	Regional governments or central banks Regional governments or local authorities					1,677	1,925	1,094						
	Public sector entities					0	0	0						
	Multilateral Development Banks					0	0	0						
	International Organisations							1,477						
	Institutions Cornerates					4,440 12,479	3,740 7,257	6,461						
	of which: SME					2,683	2,497	2,105						
	Retail					4,052	3,559	2,486						
Consolidated data	of which: SME					3,004	2,750	1,879						
Coi isoliuateu uata						1,971	1,152	488						
	of which: SME					771 779	411 523	150 585	25					
	Exposures in default Items associated with particularly high risk					118	118	177	- 23					
	Covered honds					0	0							
	Claims on institutions and cornorates with a ST credit assessment					ō	ō	0						
	Collective investments undertakinos (CIU)					0	0	0						
	Equity					.0	0 126							
	Other exposures					10 25,526	18.400	10 13,578	30					
	Standardised Total ²	(1) Original exposure, unlike E							300					

					Standardise	d Approach					
			As of 30,	/09/2020		As of 31/12/2020					
	(min EUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions*									
NETHERLANDS	Control overmonate or control basis is Accidental oversomment or roll all arthritis Substitution of the control of the control Substitution or control of the control of the control Substitution or control of the					901 0 0 0 0 0 0 91 1,173 8,573 1,529 762 118 0 0 0 0	1,150 0 0 0 99 910 599 886 402 50 1188 0 0 0 0 0	1,925 0 0 0 0 24 28 93 93 149 10 10 10 10 10 10 10 10 10 10 10 10 10	0		
		(1) Original supposes unitin E	income value is associated before	en takina into anno	ent new effe	at you effort due to coole conserve fact	at an effect due to could connecte future or could tick militarion tech	10 126 ant any effect due to credit conversion factors or credit risk mitication techniques (e.a. substitution effect			

					Standardise	d Approach					
			As of 30	/09/2020			As of 31,	12/2020			
		Original Exposure* Exposure Value* Risk exposure amount Value affortimets and provisions* Original Exposure* Exposure Value* Risk exposure amount Value affortimets and provisions*									
UNITED STATES	Control occuments or certain the control occurs of control occurs of control occurs oc					131 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	131 0 0 0 0 556 313 399 304 114 0 0 0 0	0 0 0 0 178 313 9 209 66 0 0 0 0 0 0	o		

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²		
AUSTRALIA	Control community to control has the Co. No. No. No. No. No. No. No. No. No. N					5 0 0 0 0 19 412 422 55 299 7 7 7 0 0 0	11 227 33 111 15 53 23 23 20 6	30 82 36			

		(7) Total value adjustments and croxisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVIA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	/09/2020			As of 31,	/12/2020			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED KINGDOM	Central envermentaria or central basis. Accidentaria communication or local authorities. Reciliation of processors or local authorities. Reciliation of processors in the second or local authorities. Reciliation of processors in the second or local authorities. Reciliation of contractions. Contraction of contractions. Contraction of contractions. Contraction of contractions. Contraction of contractions. Contractio					9 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	9 0 0 16 612 613 55 51 0 0 0 2 0 0 0	0 0 0 0 3 241 42 356 0 0 0 0 0 0			
									1		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Coöperatieve Rabobank U.A.								
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	12/2020	
	4100 0	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Country Communities to control and control					27 0 0 0 82 998 198 260 0 0 0 0 0 0 0	27 0 0 0 99 216 216 259 259 0 0 6	0 0 0 0 20 215 116 186 6 0 0 0 0 0	4
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effe	ct due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effect	st	

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	12/2020	
	(min PUP %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NEW ZEALAND	Central oversements or central to take A Recipional commensural or robot all architectures of the contraction of the contracti					0 0 0 1 36 34 340 143 2 5 0 0 0	0 0 0 0 1 1 25 111 361 333 112 2 2 4 0 0 0	0 0 0 0 0 0 25 111 268 251 1 1 4 0 0 0	1

Discinal encourse, writine Encourse value, is recorded before taking into account zow effect due to credit convention factors or credit risk institution such residence (i.e., authorition effects).
That will assure substrained and convisions one countrie of countermarks encludes those for securitalization encourses, additional valuations advantments (EAAC) and other core funds reductions salided to the engourse, that funds opened model that adjustments of conventions and the convention advantments (EAAC) and other core funds reductions salided to the engourse, that funds opened model that adjustments (EAAC) and other core funds reductions salided to the engourse, that funds opened model that adjustments (EAAC) and other core funds reductions salided to the engourse, that funds opened model that adjustments (EAAC) and other core funds reductions salided to the engourse, that funds opened model that adjustments (EAAC) and other core funds reductions salided to the engourse, that funds opened model that adjustments (EAAC) and other core funds reductions adjustments

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Multi-Institute Institute	with all ownermation or central banks decided ownermation of the all architectures difficient to Devokement Banks terrorised Considerations reported reported definition of the Consideration decided of a consideration definition of the consideration of the consideration definition of the consideration of the consideration definition of the consideration of the co					6 0 0 0 33 2,863 1,100 0 0 0 0 418 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 20 2,781 1,991 0 0 0 0 259 0 0 0	6 0 0 11 12,956 875 0 0 0 0 271 0 0 0	160

10 Obinial exclusive, untile Exclusive value, is recorded before takino into account any effect due to credit convenion factors or credit risk initiation techniques (e.e. abstitution effects).
10 Total value artisuments and crevisions one country of construently excludes those for excursitation excessive. Additional valuation artisuments (AVA) and other own funds reductions related to the

FRANCE France Control development is created before \$1.50 \times \$1.			1 cold value adulabilistics and revolution for country of counterparty exclusion those for securitization exposures, anothernal valuation adulations and other own tunds reductions related to the exposures, but notices general order first adjustments.									
Control decomments or central brains Control decomments Control decommen						Standardise	d Approach					
Control accomments or central basis Control accomments or central basis Control accomments or central basis Real Basis Section of the Control accomments or central basis Authorized previous Section of the Control accomments or central basis Authorized previous Section of the Control accomments or central basis Authorized previous Section of the Control accomment Basis Control accomment				As of 30)	09/2020			As of 31	/12/2020			
Control consements or central banks A			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Personal Communication	FRANCE	Central overements or central sales's schooled overements or local architects producing a common or local architects schooled by the common of the common					65	143 64 66		2		

(1) Orielael exocurs, unlike Exocurs value, is recorded before balling into account any offset due to credit conversion factors or credit risk mitization techniques (e.g., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
CANADA	Control occurrence or control of the Control occurrence of the Control occurrence of the Control occurrence oc					66 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 9 94 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 44 1 1 1 0 0 0 0	0		

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effort due to credit conversion factors or credit risk mistation techniques (e.g., substitution effects).

(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²		
SWITZERLAND	Control Communities for central field (Co. A) And Control Communities for central anticottes And Control Control Control Control And Control Control Control Control Control Control Control Contro					0 0 0 25 25 25 25 26 81 81 81 81 81 81 81 81 81 81 81 81 81	0 0 0 24 24 25 10 82 82 0 0 0	0 0 0 0 6 28 9 9 58 58 0 0 0 0			
	Standardised Total ²										



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Coöperatieve Rabobank U.A.

			Standardised Approach									
			As of 31	/03/2021		As of 30/06/2021						
	(min EUR. %)	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
Consolidated data	General consensation of control basis. Annicolar commenter of role authorities Probleman (Control Control Con					1,117 0 0 0 0 566 12,167 2,417 4,419 1,692 70 97 0 0 0 0 6 0 0	1,348 0 0 0 0 566 5652 2,232 3,524 3,524 1,632 97 0 0 0 1 1,344 1,346 1,344 1,346 1,344 1,346 1,344 1,346 1,344 1,346 1,344 1,346 1,344 1,346 1,344 1,346 1,344 1,346 1,344 1,346 1,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22			

		Standardised Approach									
			As of 31	/03/2021			As of 30	/06/2021			
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
NETHERLANDS	Control overcoments or control shares. According downwarms or robust analystics of control according to the control of the co					942 0 0 0 4 997 1,543 1,541 1,541 660 97 97 0 0 0 6	1,073 0 0 0 0 745 444 878 323 813 365 97 0 0 0	0 0 0 0 2 2 333 351 141 329 122 82 145 0 0	12		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control consuments or control basis of the Control Con					154 6 0 0 202 3,599 111 533 0 0 0 0 0 0	154 0 0 0 202 202 801 11 13 538 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 40 101 101 104 2099 0 0 12 0 0 0	

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR. %) Central governments or central banks					3	3	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations Institutions					10	10	0	
	Corporates					436	295	288	
	of which: SME					36	36	29	
	Retail					149	140	99	
AUSTRALIA	of which: SME					60	59		
AUSTRALIA	Secured by mortgages on immovable property					236	182	89	
	of which: SME Exposures in default					2	2	0	
	Items associated with particularly high risk						n	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Eaulty					0	0	0	
	Other exposures						0		

		(2) Total value adjustments ar exposures, but includes gene		sunterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	i) and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control oversements or control basics According coversement or control administration Administration of control oversements Administration of control oversements Administration of control oversements Administration overse					10 0 0 0 115 347 245 46 0 0 0 0 0 0 0 0	10 0 0 0 116 103 26 46 46 0 0 0 0 0	3 0 0 0 3 3 97 12 29 0 0 0 0 0 0 0 0 0 0 0 0 1 3 2 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								7

(1) Original exposure, unline Engineer value, is reported buffer tablesy this account any effect due to credit convention factors or credit risk engineer in the control or the control or



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Coöperatieve Rabobank U.A.								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control Assessments or control and control assessment Control and Control assessment Control and Control assessment Control and Control assessment Control and Con					13 0 0 0 81 19 199 199 0 0 0 10 0 0	13 0 0 0 18 18 199 72 198 0 0 0 7 7 0 0	0 0 0 11 142 55 133 133 0 0 7 7	
						ors or credit risk mitigation tech nal valuation adjustments (AVA			

	exposures, but includes gener							
				Standardise	d Approach			
		As of 31,	/03/2021			As of 30	06/2021	
(min EUR. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control accomments or control lendar Records of Control account Records of Control Record					0 0 0 0 0 1 62 8 394 115 0 0 0 0	0 0 0 0 1 1 36 8 375 346 2 2 0 0	0 0 0 0 0 0 3 5 6 273 252 232 43 0 0 0 0	

		exposures, but includes gene	eral credit risk adjustments.						
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BRAZIL	Control occurrence for control beautiful (in its) Control occurrence for control occurrence for some occ					1 0 0 0 0 2378 877 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 2 2,000 0 0 0 0 0 0 0 0 0 0 0 0	2,525 695 0 0	

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

(2) Total value adjustments and provisions per country of counterparty exclusions then for securitisation exposures, additional valuation adjustments (PAMs) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.				,		
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control Contro					3 0 0 0 111 413 122 66 68 0 0 0 0 0 0	3 0 0 0 0 0 111 512 228 668 669 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposures, additional valuation adjustments (AVA) and other own funds reductions related to the

		(c) to a sear appearing any protects per country or country or excess trost or securebasis exposures, assesses subjectives any protects per country or country or excess trost or securebasis exposures, assesses subjectives (even) and other countries to the exposures but includes outeraid crostly risk adultaments. Standardised Approach												
					Standardise	d Approach								
			As of 31	/03/2021			As of 30	/06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
CANADA	Control incomments for control and the D.C. As Control incomments or for all authorities Public cuttor cutting Public cuttor cutting Public cuttor cutting Public cuttor cutting Public Comments Incomments (Control incomments Read of white: 100 Control incomments (Control incomments or of white: 100 Control incomments (Control incomments or of white: 100 Control incomments (Control incomments Control incomments (Control incomments with a ST credit assessment Collection on incomments understakens (CIII)					1 0 0 0 38 678 1 1 1 0 0 0 0 0	1 0 0 0 0 0 38 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 35 45 45 0 1 1 1 0 0 0 0						
	Standardised Total ²								0					

		exposures, but includes gene					,		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Control Construction or control and Control Co					0 0 0 0 0 3 22 29 91 0 0 0 0 0 0 0	0 0 0 3 3 9 9 9 9 9 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 18 7 7 63 63 0 0 0 0	
	Standardised Total ²								1

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

	Coöperatieve Rabobank U.A.												
							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Consolidated data	Control banks and contral preventments Institutions Corporate of Which: Specialised lending Retail - Societion on real states properly Retail - Societion on real states properly Retail - Societion on real states properly of Which: SPE Retail - Qualifying Security Retail - Corporate on real states properly of Which: non-3 Retail - Qualifying Security Retail - Corporate of Which: SPE Retail - Corporate of Which: SPE Retail - Corporate of Which: corporate Retail - Corporate of Whic	ήE						124,470 22,524 225,145 22,781 72,736 250,813 217,250 20,373 196,876 0 33,563 28,641 4,922	1 50 10,373 844 3,936 3,208 2,104 891 1,213 0 1,104 1,022 82	124,903 12,641 215,189 21,975 75,149 243,482 212,060 0,092 191,968 0 31,422 26,292 5,131	0 9,322 7,662 1,660	0 15 2,875 238 1,102 1,883 1,600 119 1,480 0 283 229 54	3 18 3,157 220 1,178 1,385 490 328 162 0 895 895 60
	Equity Other non credit-obligation assets							3,380	0	3,380	8,498 10,611	0	
	IRB Total ²				enorted before taking i						138,819		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militigation techniques (e.g. subdit (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020					As of 3			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	• arca		Of which: defaulted	provisions
NETHERLANDS	Control I hake and control governments Companies Control Cont							95,602 15,718 102,073 18,136 41,761 228,119 216,199 20,333 195,867 0 11,920 7,881 4,039 2,396	0 48 6,337 735 3,892 2,545 2,079 889 1,190 0 466 396 70 0	95,624 5,498 95,376 17,921 41,317 222,611 211,011 20,051 190,960 0 11,599 7,352 4,247 2,396	71 1,048 38,400 3,395 14,653 25,520 21,800 4,706 17,093 0 3,720 2,247 1,473 6,014	0 14 1,753 206 1,090 1,659 1,560 119 1,440 0 99 49 50 0	0 16 2,010 185 1,109 964 489 158 0 480 428 53

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹			adjustments and		Exposure ¹	Exposure Value ¹	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	Contra's banks and contral generations: Corporate Corpor	ME						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 0 4 229 0 0 0 0 229 217 12	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 0 2,122 1,939 183 1,070	0 308 0 1 64 0 0 0 0 64 61 4	0 1 204 1 34 120 0 0 0 0 120 113 7
	IRB Total				district and in the con-								

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
AUSTRALIA	Contral banks and combal powermonts. Compresses of Whith-Specialised Lending Compresses of Whith-Specialised Lending Compresses of Whith-Specialised Retail Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property of Whitch SHE Retail - Compresses on real estate property of Whitch SHE Retail - Compresses on real estate property of Whitch Intel® Retail - Compresses on real estate property of Whitch Intel® Retail - Compresses on real estate property of Whitch Intel® Retail - Compresses on real estate property of Whitch Intel® Retail - Compresses on real estate property of Whitch Intel® Retail - Compresses on real estate property of Whitch Intel® Retail - Compresses on real estate property on real estate proper	ġE						2,054 152 19,799 25 12,847 1,037 7 0 7 0 1,030 1,030 1,030 0	1 0 328 0 2 20 0 0 0 0 20 20 0	2,063 161 21,588 25 14,872 965 7 0 7 0 958 958 0	37 28 4,198 13 2,268 365 1 0 1 0 364 364 0 344	0 106 0 1 1 6 0 0 0 0 0	0 53 0 10 8 0 0 0
	Other non credit-obligation assets							- 10		10	-		<u> </u>
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
UNITED KINGDOM	Control to talks and control growments Corporates Corporates Corporates Corporates Corporates Corporates Facial Control and exists properly Ratal Countrol and Countrol Ratal Cou							5,413 2,319 7,513 279 184 1,409 39 1 38 0 1,370 0 50	0 2 438 30 7 76 2 0 2 0 74 74 0	5,550 2,391 6,466 172 175 1,317 39 1 38 0 1,278 0 50	2 683 2,775 62 56 288 7 0 7 0 281 281 0 95	0 1 128 8 2 25 4 0 4 0 21 21 0	0 1 71 0 2 27 0 0 0 0 27 27 0
	IRB Total												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions							713 1.076	0	775 1.092	0 86	0	0
	Corporates							4.041	44	3,622	1.332	12	24
	Corporates - Of Which: Specialised Lending							294	8	282	105	2	5
	Corporates - Of Which: SME							312	7	284	104	2	3
	Retail							2,734	86	2,574	609	36	57
	Retail - Secured on real estate property							185	6	184	38	12	1
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM							5 180	0	5 179	2 36	0 12	0
	Retail - Qualifying Revolving							100	0	0	0	0	0
	Retail - Other Retail							2,548	80	2.389	572	24	56
	Retail - Other Retail - Of Which: SME							2,547	80	2,388	571	24	56
	Retail - Other Retail - Of Which: non-SME							2	0	2	1	0	0
	Equity										28		0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
NEW ZEALAND	Control Sanks and control provenments Institutions	dE						552 46 8,906 23 7,507 2 0 2 0 0 0	0 290 0 0 0 0 0 0	558 48 9,798 2,4 8,377 2 2 0 2 0	0 6 2,019 10 1,562 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 22 0 6 0 0 0
i e	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending							386 36 3,904	0 0 466	386 39 4,248	962 92 2,621	0 0 99	1 0 246
	Corporates Of Which SME Retail Retail - Secured on real estate property							76 918	1 30	79 917	101 359	9	2 52
BRAZIL	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St Retail - Qualifying Revolving	4E						0 1 0	0	0 1 0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							917 917 0	30 30 0	916 916 0	359 359 0	9 9 0	52 52 0
	Equity Other non credit-obligation assets IRB Total							107	0	107	267	0	0

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	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	Control banks and control governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retail Retail Secured on real estate property Retail Corporate Corporate Corporate Retail Corporate Corporate Retail Corporate Corporate Retail	ie.						891 342 3,914 153 110 1,975 24 3 21 0 1,951 1,951 0 34	0 0 198 0 1 72 1 0 1 0 70 70 0	891 351 3,741 83 105 1,732 24 3 21 0 1,708 1,708 0 34	0 89 2,349 53 35 435 5 1 4 0 430 0 102	0 0 0 0 0 21 2 0 2 0 20 0 0	0 63 0 1 54 0 0 0 54 54
1	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
CANADA	Control banks and control governments. Compress - Of Whith: Sponsible Leading Compress - Of Whith: Sponsible Leading Compress - Of Whith: Sponsible Leading Reads - Control on real earlier property Reads - Control on real earlier property - Of White; See: Reads - Control Read - On real earlier property - Of White; See: Reads - Control Read - Of White; See: See: Reads - Control Read - Of White; See: See: Reads - Control Read - Of White; See: See: See: See: See: See: See: Se	i ie						10 647 3,770 132 171 1,353 4 0 4 0 1,349 1,345 4 50	0 88 47 2 24 0 0 0 0 24 24 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 0 258 258 0 95	0 26 14 0 7 0 0 0 0 7 7	0 52 27 1 17 0 0 0 0 17 17 0
	IRB Total												

						IRB Ap	proach					
			As of	30/09/2020					As of	31/12/2020		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Central hanks and central governments Carporates Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail - Secured or real estate property Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE	ЙE						2,136 168 4,221 5 12 26 25 1 25	0 0 14 0 0 0	2,227 186 3,491 5 12 26 25 1 25	0 27 1,082 2 3 3 3 0	0 4 0 0 0	0 7 0 0 0
Retail - Qualifying Revolving Retail - Other Retail							0	0	0	0	0	0

⁽I) 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)

Credit Risk - IRB Approach

1,410 6,367 82,727 4,996 21,151 30,456 21,561 5,211 16,350 0 8,895 7,412 1,484 9,442 3 9,412 807 3,317 2,642 1,678 715 963 0 964 894 70 2,516 227 932 1,639 1,275 251 1,024 0 364 319 45 2,821 260 815 1,181 392 286 106 0 789 704 Consolidated data

	•						IRB Ap	proach					
				As of	31/03/2021					As of	0/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
NETHERLANDS	Central basks and central provenments Corporates Corporates Corporates Corporates Retail Retail Secured on real estate property Retail Secured on real retail Secured on real estate property Retail Secured on real retail Secured on real secured on real retail retail Secured on real retail retai							111,066 11,756 103,362 18,963 40,770 229,015 217,977 19,813 198,163 0 11,038 7,694 3,345 2,533	2 5,548 731 3,183 2,046 1,659 713	111,130 5,931 96,457 18,641 40,409 223,382 212,609 19,427 193,182 0 10,773 7,982 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 0 198 196 41	0 1 1,694 216 752 846 385 284 102 0 460 362 78
	IRB Total												

As of 31/03/2021 Risk exp 882 41,183 1,266 9,729 8,940 26 0 26 0 8,914 7,999 1,015 615 863 38,778 1,186 9,740 8,119 26 0 26 0 8,093 7,078 1,015 0 278 8 18 50 0 0 0 0 50 46 4 UNITED STATES

AUSTRALIA

							IRB Ap	proach					
				As of	31/03/2021					As of	80/06/2021		1
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposus	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
UNITED KINGDOM	Control banks and control governments Composition - Of Which, Specialized Lending Radial - Secured on real existing property - Of Which, Specialized Lending Radial - Secured on real existing property - Of Which, son-Off Radial - Country Reproducing Radial - Country Reproducing Radial - Country Reproducing Radial - Country Reproducing Radial - Other Repail - Of Which, son-Off College - Country Repairs - Of Which, son-Off College - Country Repairs - Off College - Cou							4,088 4,203 6,998 353 266 1,453 37 1 37 0 1,415 0 83	0 376 6 11 58 0 0 0 57 57	4,193 4,339 6,558 220 245 1,365 37 1 0 1,328 1,328 1,328 0 83	0 1,236 2,804 72 69 277 10 0 10 0 266 266 0 0	0 104 1 3 17 0 0 0 0 17 17 0	0 1 70 0 1 24 0 0 0 0 24 24 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).

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		1
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
GERMANY	Clarial balasia and central governments Internations Compresses of White: Specialised learning Compresses of White: Specialised learning Compresses of White: Seed Seed Seed Seed Seed Seed Seed Se							1,457 865 4,443 294 350 2,626 183 5 178 0 2,443 2,441 2	0 0 15 0 10 74 4 0 4 0 70 70 0	1,521 869 3,974 253 318 2,460 182 5 177 0 2,278 2,277 2	0 148 1,409 65 97 551 39 2 37 0 513 512 1	0 4 0 3 32 11 0 11 0 21 21 0	0 0 111 0 3 43 1 0 1 0 41 41 0 0

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	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 operaments: JURISTATIONS Corporate Inc.							458 75 9,033 41 7,659 3 0 2 0 0	0 314 0 0 0 0 0 0 0	463 78 9,930 42 8,545 3 0 2 0 0 0	0 10 1,961 27 1,519 0 0 0 0 0	0 91 0 0 0 0 0 0	0 24 0 9 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and	Original E		Exposure Value ¹	Risk exposure		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
BRAZIL	Contral lawis and contral governments Institutions Corporates: Of Which Specialist Landing Corporates: Of Which Side Corporates: Of Which Side Real - Second on and Latish property Metal - Second on and enter property - Of Which Side Metal - Second on the enter property - Of Which Side Metal - Second on the enter property - Of Which Side Metal - Other Beat - Of Which Side Real - Other Real - Other Real - Of Which Side Real - Other Real - Other Real - Of Which Side Real - Other Re							450 56 4,395 0 96 1,031 1 0 1,030 1,030 1,030	0 1 510 0 1 24 0 0 0 0 0 24 24 24 0	450 26 4,734 0 98 1,030 1 0 1 0 1,029 1,029 1,029	673 42 2,912 0 96 398 0 0 0 0 0 398 398 0 0 260	0 0 112 0 0 7 0 0 0 0 7 7	1 0 257 0 2 37 0 0 0 0 0 0

	•						IRB Ap	proach					
				As of	31/03/2021					As of	0/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	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	Control lawks and control operaments Institutions Corporates Corporates Corporates Corporates Corporates Retail Retail - Secured on real eatile property Retail - Secured on real eatile property Retail - Countrol on real eatile property or shall: Sec Retail - Countrol on real eatile property or shall: Sec Retail - Countrol on real eatile property or shall: Sec Retail - Countrol on Retail of Shall on the Sec Retail - Countrol Retail of Shall							1,443 232 4,039 214 130 2,026 23 3 20 0 2,003 2,003 0 34	0 0 193 0 0 86 2 1 1 1 0 84 84 0	1,443 249 3,882 112 122 1,767 23 3 20 0 1,744 1,744 0	0 90 2,273 69 33 398 4 1 3 0 395 395 0	0 0 57 0 0 25 1 0 1 0 23 23 0	0 57 0 44 0 0 0 44 44
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
CANADA	Control backs and control provenments Corporates Corporates - Of White: Specialised Landing Corporates - Of White: Specialised Landing Corporates - Of White: SPE Retal Retal - Secured on real estate property Retal - Secured on real estate property Retal - Secured on real estate property Retal - Control Retal - Of White: SPE Reparty							329 331 3,906 125 273 1,482 4 0 4 0 1,478 1,473 5 5 88	0 888 444 0 19 0 0 0 0 19 19	385 344 3,728 126 265 1,328 4 0 4 0 1,324 1,318 5 5	0 69 1,252 53 62 2275 1 0 1 0 2275 274 1	0 25 13 0 5 0 0 0 0	0 64 39 1 13 0 0 0 0 13 13 0
	Other non credit-obligation assets IRB Total												

Control binder and control governments Control binder and con		,						IRB Ap	proach					
Control leads and control governments Control leads and control leads an			1		As of :	31/03/2021					As of	30/06/2021		
Control Bridge and control governments Control Bridge Control Bridge			Original i	Exposure ¹		Risk exposure	amount	adjustments	Original E	xposure ¹		Risk exposure	amount	Value adjustments and
Institutions		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted			Of which: defaulted	Value		Of which: defaulted	provisions
Read - Other Reads - O'th Whorts SHE 1 0 1 0 0 1	SWITZERLAND	Testistations Corporate: Of Which Specialized Landing Corporates: Of Which Self. Retail Security of research property Corporates: Of Which Self. Retail - Security or an existing property or Which: Self. Retail - Combined or red existing property or Which: one-Of Retail - Other Retail - O							3,970 4 4 26 26 2	0 0 14 0 0 0 0 0 0	378 3,173 4 4 26 26 26	72 1,057 1 1 5 5 0 4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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) 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 effect



General governments exposures by country of the counterparty

						(Coöperatieve Rabobank l							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet 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)											Risk weighted 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 0 0 0 581 0	0 0 0 0 581 0	0 0 0 0 2 0	0 0 0 0 0	0 0 0 0 578 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65 35 0 0 0 0	1,924 819 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Belgium	0 0 0 2 0 0 750 3 25 780	0 0 2 0 750 3 25 780	0 0 0 0 32 3 25 61	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 717 0 0	0 0 2 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	490 0 0 0 0 0 1,378 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M [Denmark	0 1 1 4 1 3 1	0 0 1 4 1 3 1	0 0 0 4 1 1 3	0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	,	,	·			•	, and the second		,		,	,	-
iotai														



General governments exposures by country of the counterparty

							Coöperatieve Rabobank l	J.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount 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	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 [Finland	0 0 1 0 0 641 311 0	0 0 1 0 641 31 0	0 0 0 0 10 31 0	0 0 0 0 0	0 0 0 0 631 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	France	0 0 5 3 891 0	0 0 5 3 890 0	0 0 1 3 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 0 891 0	0 0 4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 5Y [5Y - 10Y	Germany	0 3 284 7 7 0 0 0 39	0 3 284 7 0 0	0 3 253 6 0 0 39	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 31 1 0 0	0 0 27 4 0 11	0 0 250 25 0 25 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M f	Croatia													
[0 - 3M [Greece													
10Y - more	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 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Italy	34 0 25 60 0 0	26 0 25 60 0 0	34 0 0 60 0 0	0 0 0 0 0	0 0 0 0 0	0 0 25 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	12
Total	Latvia													



General governments exposures by country of the counterparty

							Coöperatieve Rabobank l							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								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 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y Total	Luxembourg	3 0 0 0 0 239 0 0 243	3 0 0 0 0 239 0	3 0 0 0 0 0	0 0 0 0 0	0 0 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	0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Malta													
[0 - 3M	Netherlands	53 562 197 163 1,471 152 266 2,864	35 489 195 127 1,468 0 173	53 8 1 3 62 116 168	0 31 10 12 288 0 0	0 519 0 126 1,083 0 0	0 5 186 22 38 36 98	25 123 132 1 0 12 130	3,568 12,168 6,892 10 0 84 213	7 92 153 206 260 0 234	200 3,001 3,080 2,567 3,122 0 510	0 229 0 0 1,275 0	0	224
[0 - 3M [Poland	0 0 10 0 0 0	0 0 10 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
13Y - 10Y 110Y - more	Portugal	0 0 2 0 0 0	0 0 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 0 0 0 0	0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [Romania			Ţ		J	-	ŭ		, and the second	, and the second	, and the second	Ţ.	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia													
10 - 3M	Slovenia													



General governments exposures by country of the counterparty

						- 1	Coöperatieve Rabobank l	J.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	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	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 [Spain	0 0 4 0 0 0 7	0 0 4 0 0 0 7	0 0 0 0 0 0 0 7	0 0 0 0 0	0 0 0 0 0	0 0 4 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	Sweden	0 0 5 0 0 0	0 0 5 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 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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	United Kingdom	0 0 0 9 0 0 5	0 0 9 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Iceland													
[0 - 3M [Liechtenstein													
110Y - more	Norway	0 0 1 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 0 0 0 0 0 0 0 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Australia	0 1,090 166 137 239 0 1	0 1,090 166 137 239 0 1	0 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 1,087 158 136 235 0 0	0 0 9 2 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [3Y - 5Y [5Y - 10Y	Canada	0 2 12 5 1 0 0	0 2 12 5 1 0 0	0 0 0 2 1 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 1 112 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 0 0 0 0	0
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

						(Coöperatieve Rabobank l	J.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(IIIII EGIV)													
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
					I	1			T .					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Platuitty	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
			, ,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominai	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 [Japan													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
Total 0 - 3M 3M - 1Y		19 113	19	19	0	0	0 113	0	0	0	0	0	0	
1 3M - 1Y 1 1 1Y - 2Y 1 1 2Y - 3Y 1		113 150 55	19 108 150 51	0	0	0 41	150 15	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [U.S.	1,719 2	1,702 0	0	0	1,714 0	5 2	0	0	0	0	0	0	
l 10Y - more Total		2,058	2,030	0 19	0	1,755	284	0	0	0	0	0	0	5
[0 - 3M [[3M - 1Y [[1Y - 2Y [12	12	0	0	12	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0 0	0 0	0	0	0 0	0	395 224	46,580 21,737	4 3	14,003 10,821	0	0	4
[2Y - 3Y [Switzerland	0	0	0	0	0	0	7	688 309	2 0	313 30 58	0	0	
[3Y - 5Y [[5Y - 10Y [Switzenand	0 8	0 8	0 8	0	0	0	1	135	0	58 0	0	0	
[10Y - more Total [0 - 3M [13	13	13	0 0	0	0 0	0 631	0 69,449	0 9	0 25,225	0	0 0	0
[3M - 1Y [[1Y - 2Y [234 2	234 2	0	0	234 0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA	70 2	70 2	0 2	0	69 0	0	0	0	0	0	0	0	
		309	0 0 309	0 0	0	0 0 303	0 0	0	0	0	0	0	0	8
Total TO - 3M T3M - 1Y		0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0	0	0	0 0	•
[1Y - 2Y [Other Central and eastern	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0 0	0
[0 - 3M [0 0	0	0	0	0	0	0	0	0	0	ő o	0	
13Y - 5Y I	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	0
[0 - 3M [[3M - 1Y [0 307	0 307	0	0	0 307	0	0	0	0	0	0	0	, i
[1Y - 2Y [[2Y - 3Y [Latin America and the	99 19	99 19	0	0	78 0	20 19	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
「10Y - more Total		425	425	0	0	386	39	0	0	0	0	0	0	574



General governments exposures by country of the counterparty

						•	Coöperatieve Rabobank l	J.A.						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sh	neet exposures	
								Servantes marpe	State fall falle					Plate control to the of
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 [Africa	0 6 17 0 186 0 0	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 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0 182 4 67 210 0	-83 182 4 67 -81 -50	0 0 0 0	0 0 0 0	0 164 0 0 0 0	0 18 4 67 210 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 80 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	7	463	12	0	0	164	299	0	0	0	0	80	0	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 "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

Coöneratieve Rahohank III

						(Coöperatieve Rabobank l	J.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	sitivo fair valuo	Doviuntivos with	negative fair value	on balance si	neet exposures	
								Derivatives with pos	siuve iaii vaiue	Derivatives with	negative fall value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy	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 [0	0	0	0	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 [Austria	0 575	0 575	0	0	0 575	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 [576 0	576	0	0	575	1 0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 1 0	0 1 0	0	0 0	0 0	0 1 0	0	0	0	0 0 0	0	0	
[3Y - 5Y [[5Y - 10Y [Belgium	736 0	736 0	0	0	736 0	0	0 170	0 1.378	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [747	747	9	0	736	1	170	1,378	7	82 82	0	0	0
[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
Total														
[0 - 3M [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
f 10Y - more Total														
[0 - 3M [3M - 1Y [[1Y - 2Y														
1 2Y - 3Y I 13Y - 5Y I	Czech Republic													
[5Y - 10Y [
「0-3M「 「3M-1Y「 「1Y-2Y「		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
		1 0 2	1 0 2	1 0	0 0	0 0	0 0 1	0 0	0 0	0 0	0 0	0 0	0	0
[0 - 3M [•	•	,		•							
[2Y - 3Y [[3Y - 5Y [Estonia													



General governments exposures by country of the counterparty

							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	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 [Finland	0 2 1 0 480 2 0	0 2 1 0 480 2 0	0 2 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 480 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 - 3M [France	0 155 3 0 1,114 1 0	0 155 3 0 1,114 1 0 1,273	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	0 155 0 0 1,114 0 0	0 0 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Germany	248 561 305 0 327 47 85 1.573	56 561 305 0 186 0	248 3 292 0 49 47 85 724	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 558 0 0 278 0 0	0 0 13 0 0 0 0	0 1 23 0 0 9 4	0 455 275 0 0 25 10	25 22 0 0 0 0 4	1.450 1,031 0 0 0 0 0 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 1 1 1 1 1 1 1 1	Croatia													
[0 - 3M [Greece													
13Y - more Total [0 - 3M f	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 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland	0 0 1 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	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 0 0 0	0 0 0 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 [Italy	39 0 23 0 0 16 0	34 0 23 0 0 16 0	39 0 0 0 0 16 0	0 0 0 0 0	0 0 0 0 0	0 0 23 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
To - 3M	Latvia													



General governments exposures by country of the counterparty

							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	(min Edity)							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of											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 [Lithuania													
[0 - 3M	Luxembourg	0 0 0 0 262 0 0 0	0 0 0 262 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	35
[0 - 3M [3M - 1Y [Malta													
[0 - 3M	Netherlands	1 237 422 32 622 407 470 2,191	0 230 376 0 458 69 230 1,362	1 13 6 9 55 372 372 828	0 0 0 0 0	0 207 143 1 208 0 0	0 17 274 21 359 36 97	36 57 50 0 0 35 154 332	3.244 5.789 2.561 0 0 164 278	37 94 0 324 82 0 181 718	1.521 3.570 11 4,539 1.150 0 510	0 224 0 0 1.275 0 0	0 0 0 0 0	217
[0 - 3M [Poland	0 0 7 0 0 0	0 0 7 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 7 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	2
TO - 3M	Portugal	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 13M - 17 11Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of					Derivatives with po	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	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	esposate amount
[0 - 3M [Spain	8 0 1 0 0 0 0	8 0 1 0 0 0 0	8 0 0 0 0 0 0	0 0 0 0 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 0 0	0 0 0 0	0 0 0 0 0	0
Total	Sweden	1 0 6 0 0 0 0	1 0 6 0 0 0	1 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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	United Kingdom	0 0 10 1 1 0 0	0 0 10 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 10 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 0 0 0 0 0 0 0 0 0 0 0	3
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f 10 Y - more Total	Iceland													
[0 - 3M [Liechtenstein													
110Y - more	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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia	0 569 522 107 316 0 0	0 569 522 107 316 0 0	0 0 0 0 0	0 0 0 0 0	0 567 518 103 316 0 0	0 2 4 4 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0	0 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
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada	0 1 5 3 3 322 15 0	0 1 5 3 322 15 0	0 0 0 0 0 15 0	0 0 0 0 0	0 0 0 0 0	0 1 5 3 322 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 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 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positionsy		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [Japan													
[3Y - 5Y [5Y - 10Y														
[10Y - more Total		26	26	26	0	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y		26 130 170 15	86 163	0 4	0	125 0	5 166	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [u.s.	2,145 193	2 2,114 170	0 0 191	0	2,142	15 3	0	0	0	0	0	0	
f 10Y - more		0 2,680	0 2,560	0 222	0	0 2,266	0 192	0	0	0	0	0	0	3
[0 - 3M [[3M - 1Y [0 13	0 13	0	0	0 13	0	0	0	0	0	0	0	
[1Y - 2Y [China	0	0	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		13 0	13 0	0	0	13 0	0	0 4	5.644 14.415	0 173 179	0 24.363	0	0	5
[0 - 3M [0	0	0	0	0	0	12 3	14.415 510 242	179 1	24.363 19.251 332 185	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Switzerland	0	0	0	0	0	0	0	292 25 36	0	185 94 89	0	0	
l 10Y - more Total	1	0	0	0	0	0	0	0 21	0	0 354	0	0	0	0
[0 - 3M [[3M - 1Y [0 184	0 184 48	0	0	0 184 44	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA	48 28 29	48 28 29	0	0	44 25 29	2	0	0	0	0	0	0	
[5Y - 10Y [10Y - more	IIOII EEA	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [1	289	289	0	0	283	6	0 0	0	0	0	0 0	0 0	9
[1Y - 2Y [Other Central and eastern	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		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	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [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 [1	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [Latin America and the	221 207 68	221 206 68	0	0 0	221 178 50	0 28 18	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		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 l	J.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet 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 [] 1 - 2Y [] 1 - 2Y [] 1 - 2Y [] 1 - 3Y [] 1 - 5Y [] 1 - 10Y [] 10Y - more	Africa	0 0 15 33 33 155 0 0	0 0 15 33 155 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 15 33 155 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25
[0 - 3M [Others	0 160 10 59 199 0	-85 159 10 21 197 -66	0 0 0 0 73 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 150 0 0 0	0 9 10 59 125 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 18	0 0 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 "Debt's securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after of setting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



Performing and non-performing exposures Coöperatieve Rabobank U.A.

				As of 30/09/2020	0								As of 31/12/202	0			
	Gross c	carrying amou			Accumulat	ted impairment, a n fair value due to 4		Collaterals and financial		Gro	ss carrying amou			Accumulat	ed impairment, a fair value due to		Collaterals and financial
	Of which performing but past due >30	Of whi	ich non-perfor	ming ¹	On performing	On non-perform	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfori	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)	days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits									108,597	0	0	0	0	0	0		0
Debt securities (including at amortised cost and fair value)									15,244	0	0			1			
Central banks									365	0	0	-	0	0	0		
General governments									9,806	0	0		0	1	0	c	0
Credit institutions									4,807	0	0	(0	0	0	C	0
Other financial corporations									108	0	0	(0	0	0	0	0
Non-financial corporations									158	0	0	(0	0	0	0	0
Loans and advances(including at amortised cost and fair value)									455,304	1,129	13,882	13,527	13,506	1,560	3,140	3,134	8,515
Central banks									0	0	0	C	0	0	0	d	0
General governments									2,003	11	8	8	8	4	1	1	. 5
Credit institutions									21,156	0	0	(0	1	0	C	0
Other financial corporations									36,762	16	573	569	549	41	121	121	118
Non-financial corporations									202,912	1,013	11,906	11,597	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	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	5,604	239	667	665	4,418
Households									192,471	89	1,395	1,353	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	1,213	71	86	85	1,218
of which: Credit for consumption at amortised cost									2,048	14	87	86	86	10	53	53	8
DEBT INSTRUMENTS other than HFT									579,146	1,129	13,882	13,527	13,506	1,562	3,140	3,134	8,515
OFF-BALANCE SHEET EXPOSURES									96,925		1,087	1,028	1,028	53	89	88	53

¹⁹ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblie 29
10 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
10 Institutions report here specifical allowances for framed asserts, individually and collective eliminated instruments are amortised costs of the collective and continuents are amortised costs of the collective eliminated instruments and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Coöperatieve Rabobank U.A.

			As of 31/03/20	21								As of 30/06/202	1			
	Gross	carrying amount			ted impairment, i n fair value due to s ⁴		Collaterals and financial		Gro	ss carrying amou	nt ⁵			ed impairment, a fair value due to s,s		Collaterals and financial
	Of which performing but past due >30	Of which non-	erforming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perfor	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
	days and <=90 days	Of wh		exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits		deida	3					124,068	0	0	derdance		1			
Debt securities (including at amortised cost and fair value)								14,865	0				,] ;
Central banks								345	0	0	-					
General governments								10,110	0	0			1	0	0	
Credit institutions								3,920	0	0	(1		0)
Other financial corporations								326	0	0	(0	0	0	0	
Non-financial corporations								165	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	o c)
General governments								2,128	9	4	4	4 4	3	1	. 1	:
Credit institutions								25,518	0	0	(0	2		0	0
Other financial corporations								33,910	10	545	543	3 508	24	120	120	147
Non-financial corporations								206,993	915	10,628	10,367	7 10,367	1,245	2,603	2,599	6,07
of which: small and medium-sized enterprises at amortised cost								111,696	521	5,894	5,756	5,756	710	1,117	1,114	4,433
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	1 992
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	
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								98,653		1,127	1,073	1,073	37	95	95	140

- (1) For the definition of non-performing exposures please refer to COMMISSION INPLEMENTING ESCLATION (EI) 2015/227 of 3 amony 2015, ANNEX V, Part 2-Template related instructions, substite 29
 (2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
 (3) Institutions report here exported. Sources for financial associal, includioally and collective, elimitated (institutions 4x amortised cost) and changes in fair value other provisions (instruments at fair value other than HFT)
 (4) For the orbalances sheet kens, accumulated impairments and accumulated repairment at amortised cost (2) to 860/2014-15. To Supervisory reporting, however, for the orbalances sheet kens, accumulated impairment at accumulated repairment sheet (2) to 860/2014-15 To Supervisory reporting, however, for the orbibatives sheet institutions, because the same term (Accumulated impairment, accumulated repairment sheet accum



Forborne exposures

		As of 30/	09/2020					As of 31/	12/2020		
	ying amount of with forbearance	Accumulated i accumulated of value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	nanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(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	o	0	0	0	o
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 ²											
Loans and advances that have been forborne more than twice						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming 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

[©]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.



Forborne exposures

Coöperatieve Rabobank U.A.

			As of 31,	/03/2021					As of 30/	06/2021		
	Gross carrying exposures with measures		Accumulated i accumulated of value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)	ex	of which non- performing xposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming 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)							o	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 ²												
Loans and advances that have been forborne more than twice							0					
Non-performing forborne loans and advances that failed to meet the non- nerforming 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 01 30	7/09/2020					AS 01 33	/12/2020				As of	31/03/2021					AS OF 30	0/06/2021		
	Gross carry	ing amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount			Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
Agriculture, forestry and fishing							70,115	4,736	4,610	70,074	793	0						71,704	4,234	4,168	71,664	708	0
Mining and guarrying							1.389	11	11	1.389	7	0						1.334	20	20	1.334	- 11	0
Manufacturing							30.301	1.980	1.973	30.232	1.153	0						32.928	1.863	1.858	32.864	1.101	0
Electricity, gas, steam and air conditioning upoly							4,428	114	97	4,409	45	0						4,405	78	76	4,387	58	0
Water supply							503	18	17	503	10	0						575	43	15	575	9	0
Construction							6.510	569	557	6.510	306	0						6.656	521	510	6.656	260	0
Wholesale and retail trade							32.146	1.134	1.121	32.027	617	0						32.776	1.008	991	32.651	513	0
Transport and storage							7,024	933	910	7,023	260	0						7,140	860	857	7,140	230	0
Accommodation and food service activities							5,512	299	281	5,512	148	0						5,413	322	314	5,413	145	0
Information and communication							2.098	66	65	2.098	72	0						2.331	43	43	2.331	53	0
Financial and insurance activities							1,773	82	78	1,773	72	0						969	69	35	969	27	0
Real estate activities							20,375	984	954	20,375	258	0						18,949	726	706	18,949	234	0
1 Professional, scientific and technical activities							3,789	158	156	3,789	141	0						3,756	117	117	3,756	115	0
Administrative and support service activities							3,451	225	218	3,451	118	0						4,949	270	269	4,949	146	0
Public administration and defence, ompulsory social security							0	0	0	0	0	0						35	2	2	35	1	0
Education							714	25	25	714	14	0						801	15	15	801	12	0
Human health services and social work							6,180	208	183	6,180	100	0						6,457	167	109	6,457	76	0
Arts, entertainment and recreation							1.633	108	105	1.633	51	0						1.503	129	123	1.502	56	0
Other services							4,971	257	234	4,551	140	0						4,312	140	140	3,904	93	0
oans and advances							202.912	11 906	11 597	202 244	4 303	0						206 993	10.628	10 367	206.336	3.848	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

ì							As of 3	0/09/2020													As of 3:	/12/2020							
												Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing			Non-performi				Performing							Performing							Performing			Non-perform				
(min EUR)		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in owdit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Of which: exposures will forbearance measures	Of which: It restruments with significant increase in owdt risk since initial recognition but not credit- impained (Stage 2)	Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings 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 or past-due <= 90 days			Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impained (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 received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria														376	365	3	59	11	۰	10	6	4	0	3	1	0	1	0	10
of which: Households														0		0	0	0	۰	0	0	0			0	0	0	0	
of which: Collateralised by residential immovable property														0	۰		0	0	۰	٥	0	0	۰		0	0	٥	۰	۰
of which: Non-financial corporations														375	364	2	58	11		10	6	4	0	3	1	0	1		10
of which: Small and Medium-sized Enterprises														367	361	2	57	6	۰	5	5	4	0	3	1	0	1	۰	5
of which: Collateralised by commercial immovable property														113	113	2	4	0		0	0				0	0	0		

								As of 30	/09/2020														As of 31	/12/2020							
	Gross	tanying amount							Accumulated impairment, accum	ulated negative cha	nges in fair val	ue due to credit risi	k .	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	arrying amount							Accumulated imp	airment, accumu	lated regative chi	anges in fair val	lue due to credit ris	ú	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform	ing					Non-perform	ing								Non-performi				Performing			Non-perform	ning			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaind (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures wit forbiarance measures	Of which: Instruments with significant increase in oredit sisk since initial secognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings missiones	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 or past-due <= 90 days	Public guirantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with sopined EBA-compliant monatoria																12,433	12,208	144	1,067	224	51	26	86	54	2	26	32	5	9	0	73
of which: Households																0		0	0	0		0	0		0	0	0	0	0	0	
of which: Collateralised by residential immovable property																0		0		0	۰	0	0		0		0	0	0	0	
of which: Non-financial corporations																12,170	11,969	164	1,037	200	51	35	77	50	2	25	27	5	5	0	72
of which: Small and Medium-sized Enterprises																11,078	10,905	125	924	173	47	19	65	44	2	22	24	5	3	0	68
of which: Collateralised by commercial immovable property																10,433	10,330	122	764	103	40	0	31	24	1	12	7	2	0		34

							As of 30	(09/2020														As of 31	/12/2020							
							,						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 forberance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impained (Slage 2)	Non-performi	ng Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing Of which spouses w forbusines measures	Of which:	Non-perform	Of which: exposures with forbularance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposumes		Performing	Of which: seposures with forbeasence measures	Of which: Instruments with significant increase in credit risk 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 with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Nan-perfore	Of which: exposures with forbaining measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes															740	675	252	315	65	56	0	10	2	1	1		7	0	614	42
of which: Households															0	۰			0			۰								۰
of which: Collateralised by residential immovable property															0	۰			0			۰								۰
of which: Non-financial corporations															738	673	252	314	65	z	0	10	2	1	1		7	0	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			s				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

	As of 31/03/2021												As of 30/06/2021																	
								Accumulated impairment, accumulated registive changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount		Gross carrying amount												Micomum amount of the guarantee that can be considered	Gross carryin amount
				Non-pin				Performing Non-perform			ming				Performin					Non-performing			Performing		Non-perform					
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk smoe initial recognition but recognition but recognition tot credit- impaired (Stage 2)	Of which exposure forbeirar measures	with	ay t r		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 forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranter received in the contact of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearsings 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 or past-due <= 90 days		Of which: exposures of forbuscance measures			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	
ans and advances subject to active EBA-compliant monitoria																0		0		0	0	۰	0 0	0		0	0		0	۰
which: Mouseholds																0		0		0	0	۰	0 0	0		0		۰	0	۰
of which: Collaboralised by residential immovable property																0		0		0	0	۰		0		0			0	۰
which: Non-financial corporations																0		0	0	0	0		0 0	0	0	0	0		0	
of which: Small and Medium-sized Enterprises																0		0	0	0	0	۰	0 0	0	0	0	0		0	۰
f which: Collaboralised by commercial immovable property																0		0	۰	0	0		0 0			0			0	

	As of 31/61/2021													As of 30/06/2021																	
	Gross :					Accumulated impairment, accumulated regative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount												k	Miximum amount of the guarantee that can be considered	Gross carrying amount		
		Performing Non-performing								Non-performing						Performing			Non-performing				Performing								
(min ELSC)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could rak since initial recognition but not credit- impland (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit rak 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 or past-due <= 90 days			Of which exposume wit forbearance measures	Of which: in Struments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or pielt-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria																11,251	10,983	438	1,439	268	109	245	81	43		30	38	19	32	0	56
of which: Households																0	0	0		0	0	0	0		0	۰	0	0	0	۰	
of which: Collaboralised by residential immovable property																0		0	0	0	0	0	0		0		0	0	0	۰	
of which: Non-financial corporations																11,105	10,843	434	1,417	262	105	240	79	42		29	37	18	31	۰	55
of which: Small and Medium-sized Enterprises																10,190	9,944	423	1,309	246	100	224	71	39		26	32	17	27	۰	55
of which: Collaboralised by commercial immovable property																9,399	9,252	193	882	147	40	145	25	19	2	12	6	2	s	0	36

Í	As of 31(02/2021													As of 50 (64/2021																	
								Months of the Accumulated impairment, accumulated regative changes in fair value due to credit risk gas								Gross carrying amount													Miximum amount of the guarantee that can be considered	Gross carrying amount	
(min EUR)		Performing	Of which: exposures with forbearance missiones	Non-perfori Of which: Instruments with significant nonate in nonate in notificate risk since what necognition but not owdet- empaired (Stage 2)	Of which: exposures will forbuirance measures	of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sopoiums with forbearance measures	Of which:		Of which: exposures with forbearance measures	Of which: Unikaly to pay that are not past-due <- 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in ored raik since initial recognition but not credit- impained (Stage 2)		ng Of which: sopoiums with forberance measures	Of which: Unitedly to pay that are not paid-due or paid-due or 90 days	Public guarantee noowed in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes																768	688	140	372	80	48	55	18	3	1	3	14	12	13	654	36
of which: Mouseholds																0	0			0			0	۰			0				۰
of which: Collaboralised by residential immovable property																0	۰			0			0	۰			0				
of which: Non-financial corporations																766	686	140	371	80	41	55	18	3	1	3	14	12	13	652	36
of which: Small and Medium-sized Enterprises																345	305			40				1			7				16
of which: Collaboralised by commercial immovable property																186	155			30			7	- 1			7				1