



## 2021 EU-wide Transparency Exercise

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.

## 2021 EU-wide Transparency Exercise

### Key Metrics

Coöperatieve Rabobank U.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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



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### Leverage ratio

Coöperatieve Rabobank U.A.

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

		(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
OWN FUNDS Transitional period	A	OWN FUNDS		49,851		48,511	C 01.00 (9101,0101)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		34,647		36,207	C 01.00 (9102,0101)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,800		7,800	C 01.00 (9103,0101)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		29,231		30,945	C 01.00 (9130,0101)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		-1,381		-1,171	C 01.00 (9180,0101)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves		0		0	C 01.00 (9200,0101)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (9210,0101)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (9230,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-25		-72	C 01.00 (9250,0101)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-615		-608	C 01.00 (9300,0101) + C 01.00 (9340,0101)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-224		-216	C 01.00 (9370,0101)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses		0		-194	C 01.00 (9380,0101)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-3		-3	C 01.00 (9390,0101)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (9400,0101)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (9440,0101)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-25		-22	C 01.00 (9450,0101) + C 01.00 (9460,0101) + C 01.00 (9470,0101) + C 01.00 (9472,0101)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)		-25		-22	C 01.00 (9460,0101)	Articles 36(1) point (h) (i), 24(1) point (b), 24(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 (9480,0101)	Articles 4(27), 36(1) point (b), 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 (9490,0101)	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 (9500,0101)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	C 01.00 (9510,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-44	C 01.00 (9512,0101)	Article 36(1) point (h) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9514,0101)	Article 36(1) point (h) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9515,0101)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-165		-212	C 01.00 (9540,0101)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (9570,0101)	-
	A.1.21	Transitional adjustments		55		6	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (9220,0101)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (9240,0101)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		55		6	C 01.00 (9250,0101)	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 (9370,0101)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		4,373		3,879	C 01.00 (9540,0101) + C 01.00 (9470,0101)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (9700,0101)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (9680,0101) + C 01.00 (9700,0101) + C 01.00 (9701,0101) + C 01.00 (9740,0101) + C 01.00 (9740,0101) + C 01.00 (9740,0101)	
	A.2.4	Additional Tier 1 transitional adjustments		41		0	C 01.00 (9680,0101) + C 01.00 (9680,0101) + C 01.00 (9700,0101)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		39,061		40,087	C 01.00 (9101,0101)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		10,790		8,424	C 01.00 (9750,0101)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		10,790		8,424	C 01.00 (9760,0101) + C 01.00 (9680,0101)	
	A.4.2	Other Tier 2 Capital components and deductions		60		0	C 01.00 (9610,0101) + C 01.00 (9620,0101) + C 01.00 (9630,0101) + C 01.00 (9640,0101) + C 01.00 (9650,0101) + C 01.00 (9670,0101) + C 01.00 (9670,0101)	
	A.4.3	Tier 2 transitional adjustments		-60		0	C 01.00 (9880,0101) + C 01.00 (9900,0101) + C 01.00 (9960,0101)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		205,773		210,768	C 02.00 (9101,0101)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		10		6	C 05.01 (9101,0101)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		16.84%		17.18%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		18.98%		19.02%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		24.23%		23.02%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		34,592		36,201	1A.9+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.21+A.3.1+MIN(A.4+A.1.21+A.1.21.1))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		16.81%		17.18%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		55		6	C 05.01 (9440,0101)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (9440,0101)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		-60		0	C 05.01 (9440,0101)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		10		6	C 05.01 (9440,0101)	

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Coöperatieve Rabobank U.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		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 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach		13,561		11,774	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach		1,156		4,112	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		114,707		113,362	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		8,498		9,442	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		3,933		3,572	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		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 resecutitisations in the trading book		0		0	C 19.00_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	

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

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

## 2021 EU-wide Transparency Exercise

## P&amp;L

Coöperatieve Rabobank U.A.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income		14,278		6,790
Of which debt securities income		219		63
Of which loans and advances income		12,898		5,797
Interest expenses		6,096		2,657
(Of which deposits expenses)		1,754		706
(Of which debt securities issued expenses)		2,806		1,119
(Expenses on share capital repayable on demand)		0		0
Dividend income		13		8
Net Fee and commission income		1,780		993
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		131		86
Gains or (-) losses on financial assets and liabilities held for trading, net		-314		-11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		75		281
Gains or (-) losses from hedge accounting, net		60		74
Exchange differences (gain or (-) loss), net		-20		12
Net other operating income /(expenses)		672		330
<b>TOTAL OPERATING INCOME, NET</b>		<b>10,576</b>		<b>5,906</b>
(Administrative expenses)		6,049		2,934
(Cash contributions to resolution funds and deposit guarantee schemes)		402		363
(Depreciation)		403		183
Modification gains or (-) losses, net		3		-3
(Provisions or (-) reversal of provisions)		102		66
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-18		23
(Other provisions)		120		43
Of which pending legal issues and tax litigation <sup>1</sup>		-114		0
Of which restructuring <sup>2</sup>		20		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		1,931		-297
(Financial assets at fair value through other comprehensive income)		0		1
(Financial assets at amortised cost)		1,931		-298
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>1,096</b>		<b>2,160</b>
Of which attributable to owners of the parent		1,055		2,108

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Coöperatieve Rabobank U.A.

(m€ EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits					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)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					2,075	0	704	1,371					2,527	0	732	1,794	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					1	0	0	1					2	0	0	2	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					15,495	12,774	2,460	261					15,050	11,999	2,787	264	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					449,480								457,881				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					3,992	0	3,992	0					1,901	0	1,901	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					7,419								5,046				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>					16,482								19,461				
TOTAL ASSETS					632,258								650,997				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities						14,806	175	0	-1	0	0								14,525	98	0	-2	0	0	Annex V.Part 1.31, 44(b)
	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 amortised cost	Debt securities						220	0	0	0	0	0								199	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances						406,238	34,216	13,506	-720	-846	-3,134								415,063	34,822	11,957	-488	-859	-2,814	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

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

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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities		998		1,246	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits		866		1,729	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated Debt securities issued			13,486		11,884	Annex V.Part 1.37
Other financial liabilities			504		469	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			584,275		600,034	

2021 EU-wide Transparency Exercise  
Market Risk

Coöperatieve Rabobank U.A.

(mln EUR)	SA		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
Traded debt Instruments	0											91	22	160	48							
Of which: General risk	0											0	0	0	0							
Of which: Specific risk	0											0	0	0	0							
Equities	0											0	0	0	0							
Of which: General risk	0											0	0	0	0							
Of which: Specific risk	0											0	0	0	0							
Foreign exchange risk	0											5	1	10	1							
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 30/06/2021										
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	0											0	0	0	0							
Of which: Specific risk	0											0	0	0	0							
Foreign exchange risk	1,066											3	0	9	2							
Commodities risk	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 CLU positions under the particular approach for position risk in CLUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Central governments or central banks				1,877	1,826	1,894	
Regional governments or local authorities				0	0	0	
Public sector entities				0	0	0	
Multilateral Development Banks				0	0	0	
International Organisations				0	0	0	
Institutions				4,440	3,740	1,477	
Corporates				12,479	2,237	6,461	
of which: SME				2,683	2,497	2,105	
Retail				4,052	2,539	2,406	
Secured by mortgages on immovable property				3,004	2,759	1,879	
of which: SME				1,971	1,152	488	
Exposures in default				771	411	150	
Items associated with particularly high risk				779	523	585	
Covered bonds				118	118	177	
Claims on institutions and corporates with a < 1T credit assessment				0	0	0	
Collective Investments undertakings (CIU)				0	0	0	
Equity				0	0	0	
Other exposures				30	120	10	
Standardised Total <sup>4</sup>				25,526	18,400	13,578	308

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(2)</sup> Exposure value Total does not include the Guarantee credit risk in the credit risk in the 2020 exercise.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Central governments or central banks				901	1,150	1,829	
Regional governments or local authorities				0	0	0	
Public sector entities				0	0	0	
Multilateral Development Banks				0	0	0	
International Organisations				0	0	0	
Institutions				96	69	26	
Corporates				1,171	910	798	
of which: SME				684	309	429	
Retail				1,328	886	562	
Secured by mortgages on immovable property				576	349	159	
of which: SME				1,529	809	323	
Exposures in default				762	402	146	
Items associated with particularly high risk				31	118	177	
Covered bonds				0	0	0	
Claims on institutions and corporates with a < 1T credit assessment				0	0	0	
Collective Investments undertakings (CIU)				0	0	0	
Equity				0	0	0	
Other exposures				30	120	10	
Standardised Total <sup>4</sup>				35	320	20	1

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Central governments or central banks				131	131	0	
Regional governments or local authorities				0	0	0	
Public sector entities				0	0	0	
Multilateral Development Banks				0	0	0	
International Organisations				0	0	0	
Institutions				580	556	178	
Corporates				2,885	313	313	
of which: SME				99	99	99	
Retail				319	304	209	
Secured by mortgages on immovable property				114	64	0	
of which: SME				0	0	0	
Exposures in default				25	24	36	
Items associated with particularly high risk				0	0	0	
Covered bonds				0	0	0	
Claims on institutions and corporates with a < 1T credit assessment				0	0	0	
Collective Investments undertakings (CIU)				0	0	0	
Equity				0	0	0	
Other exposures				0	0	0	
Standardised Total <sup>4</sup>				0	0	0	0

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Central governments or central banks				5	5	0	
Regional governments or local authorities				0	0	0	
Public sector entities				0	0	0	
Multilateral Development Banks				0	0	0	
International Organisations				0	0	0	
Institutions				19	18	4	
Corporates				412	279	279	
of which: SME				30	30	30	
Retail				119	82	82	
Secured by mortgages on immovable property				55	55	36	
of which: SME				289	231	109	
Exposures in default				7	7	8	
Items associated with particularly high risk				0	0	0	
Covered bonds				0	0	0	
Claims on institutions and corporates with a < 1T credit assessment				0	0	0	
Collective Investments undertakings (CIU)				0	0	0	
Equity				0	0	0	
Other exposures				0	0	0	
Standardised Total <sup>4</sup>				0	0	0	2

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Central governments or central banks				9	9	0	
Regional governments or local authorities				0	0	0	
Public sector entities				0	0	0	
Multilateral Development Banks				0	0	0	
International Organisations				0	0	0	
Institutions				21	16	3	
Corporates				916	613	241	
of which: SME				43	43	43	
Retail				51	51	36	
Secured by mortgages on immovable property				51	51	36	
of which: SME				0	0	0	
Exposures in default				0	0	0	
Items associated with particularly high risk				1	1	1	
Covered bonds				0	0	0	
Claims on institutions and corporates with a < 1T credit assessment				0	0	0	
Collective Investments undertakings (CIU)				0	0	0	
Equity				0	0	0	
Other exposures				0	0	0	
Standardised Total <sup>4</sup>				0	0	0	1

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
GERMANY	Central governments or central banks			27	0	0	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			82	59	26	
	Corporates			598	216	215	
	of which: SME			18	18	17	
	Retail			260	259	186	
	of which: SME			260	259	186	
	Secured by mortgages on immovable property			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			0	0	0	4
	Items associated with particularly high risk			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>4</sup>						4

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
NEW ZEALAND	Central governments or central banks			0	0	0	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			1	1	0	
	Corporates			36	26	26	
	of which: SME			11	11	11	
	Retail			367	361	268	
	of which: SME			340	338	251	
	Secured by mortgages on immovable property			143	112	56	
	of which: SME			2	2	1	
	Exposures in default			0	0	0	1
	Items associated with particularly high risk			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>4</sup>						1

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
BRAZIL	Central governments or central banks			6	6	6	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			28	26	13	
	Corporates			2,883	2,781	2,565	
	of which: SME			1,100	1,091	875	
	Retail			0	0	0	
	of which: SME			0	0	0	
	Secured by mortgages on immovable property			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			418	250	271	110
	Items associated with particularly high risk			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>4</sup>						110

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
FRANCE	Central governments or central banks			4	4	0	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			30	24	15	
	Corporates			65	64	63	
	of which: SME			65	66	44	
	Retail			66	66	44	
	of which: SME			0	0	0	
	Secured by mortgages on immovable property			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			4	2	21	2
	Items associated with particularly high risk			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>4</sup>						2

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
CANADA	Central governments or central banks			0	0	0	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			9	9	2	
	Corporates			643	44	44	
	of which: SME			0	0	0	
	Retail			1	1	1	
	of which: SME			0	0	0	
	Secured by mortgages on immovable property			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			0	0	0	0
	Items associated with particularly high risk			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>4</sup>						0

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
SWITZERLAND	Central governments or central banks			0	0	0	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			26	24	6	
	Corporates			83	82	58	
	of which: SME			10	10	9	
	Retail			83	82	58	
	of which: SME			0	0	0	
	Secured by mortgages on immovable property			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			3	2	2	1
	Items associated with particularly high risk			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>4</sup>						1

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

## 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			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Consolidated data	Central governments or central banks			1,117	1,348	1,348	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			566	568	568	
	Corporates			12,162	6,853	6,303	
	of which: SME			2,417	2,252	1,832	
	Retail			4,419	3,824	2,296	
	Secured by mortgages on immovable property			3,219	2,999	1,303	
	of which: SME			1,692	1,082	461	
	Exposures in default			660	365	132	
	Items associated with particularly high risk			705	473	528	221
	Covered bonds			97	97	145	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	124	6	
	Standardised Total <sup>2</sup>			26,769	14,367	11,783	271

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

(2) Standardised Total does not include the Securitisation position unless in the reality prior to the 2019 exercise.

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
NETHERLANDS	Central governments or central banks			842	1,073	1,099	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			4	4	2	
	Corporates			957	746	643	
	of which: SME			596	494	383	
	Retail			1,421	878	551	
	Secured by mortgages on immovable property			940	332	141	
	of which: SME			1,246	813	329	
	Exposures in default			660	385	132	
	Items associated with particularly high risk			59	58	82	12
	Covered bonds			97	97	145	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	234	6	
	Standardised Total <sup>2</sup>						20

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

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

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
UNITED STATES	Central governments or central banks			154	154	0	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			202	202	40	
	Corporates			3,199	801	801	
	of which: SME			11	11	10	
	Retail			553	538	340	
	Secured by mortgages on immovable property			363	363	329	
	of which: SME			0	0	0	
	Exposures in default			10	9	12	2
	Items associated with particularly high risk			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>2</sup>						2

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

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

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
AUSTRALIA	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			0	0	0	
	Institutions			10	10	2	
	Corporates			436	255	288	
	of which: SME			36	36	27	
	Retail			149	140	99	
	Secured by mortgages on immovable property			62	59	89	
	of which: SME			236	182	89	
	Exposures in default			0	0	0	
	Items associated with particularly high risk			2	2	2	0
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>2</sup>						3

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

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

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
UNITED KINGDOM	Central governments or central banks			10	10	3	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			118	136	3	
	Corporates			347	103	97	
	of which: SME			27	36	21	
	Retail			46	46	29	
	Secured by mortgages on immovable property			46	46	29	
	of which: SME			0	0	0	
	Exposures in default			17	11	11	6
	Items associated with particularly high risk			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>2</sup>						7

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

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

## 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			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	13				13			0
	Regional governments or local authorities	0				0			0
	Public sector entities	0				0			0
	Multilateral Development Banks	0				0			0
	International Organisations	0				0			0
	Institutions	81				81			11
	Corporates	446				199			142
	of which: SME	73				73			56
	Retail	199				198			133
	Secured by mortgages on immovable property	199				198			133
	of which: SME	0				0			0
	Exposures in default	0				0			0
	Items associated with particularly high risk	30				7			3
	Covered bonds	0				0			0
	Claims on institutions and corporates with a ST credit assessment	0				0			0
	Collective investments undertakings (CIU)	0				0			0
	Equity	0				0			0
	Other exposures	0				0			0
	Standardised Total <sup>(4)</sup>								4

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NEW ZEALAND	Central governments or central banks	0				0			0
	Regional governments or local authorities	0				0			0
	Public sector entities	0				0			0
	Multilateral Development Banks	0				0			0
	International Organisations	0				0			0
	Institutions	1				1			0
	Corporates	62				36			35
	of which: SME	6				6			6
	Retail	388				375			273
	Secured by mortgages on immovable property	348				346			252
	of which: SME	115				87			43
	Exposures in default	0				0			0
	Items associated with particularly high risk	0				0			1
	Covered bonds	0				0			0
	Claims on institutions and corporates with a ST credit assessment	0				0			0
	Collective investments undertakings (CIU)	0				0			0
	Equity	0				0			0
	Other exposures	0				0			0
	Standardised Total <sup>(4)</sup>								2

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
BRAZIL	Central governments or central banks	3				1			1
	Regional governments or local authorities	0				0			0
	Public sector entities	0				0			0
	Multilateral Development Banks	0				0			0
	International Organisations	0				0			0
	Institutions	35				25			7
	Corporates	2,778				2,698			2,505
	of which: SME	875				889			895
	Retail	0				0			0
	Secured by mortgages on immovable property	0				0			0
	of which: SME	0				0			0
	Exposures in default	399				233			161
	Items associated with particularly high risk	0				0			0
	Covered bonds	0				0			0
	Claims on institutions and corporates with a ST credit assessment	0				0			0
	Collective investments undertakings (CIU)	0				0			0
	Equity	0				0			0
	Other exposures	0				0			0
	Standardised Total <sup>(4)</sup>								173

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	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	0				0			0
	Institutions	13				11			0
	Corporates	413				31			46
	of which: SME	12				12			9
	Retail	68				68			43
	Secured by mortgages on immovable property	68				68			43
	of which: SME	0				0			0
	Exposures in default	0				0			0
	Items associated with particularly high risk	3				1			2
	Covered bonds	0				0			0
	Claims on institutions and corporates with a ST credit assessment	0				0			0
	Collective investments undertakings (CIU)	0				0			0
	Equity	0				0			0
	Other exposures	0				0			0
	Standardised Total <sup>(4)</sup>								2

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
CANADA	Central governments or central banks	1				1			0
	Regional governments or local authorities	0				0			0
	Public sector entities	0				0			0
	Multilateral Development Banks	0				0			0
	International Organisations	0				0			0
	Institutions	38				38			35
	Corporates	678				68			45
	of which: SME	0				0			0
	Retail	1				1			1
	Secured by mortgages on immovable property	0				0			0
	of which: SME	0				0			0
	Exposures in default	0				0			0
	Items associated with particularly high risk	0				0			0
	Covered bonds	0				0			0
	Claims on institutions and corporates with a ST credit assessment	0				0			0
	Collective investments undertakings (CIU)	0				0			0
	Equity	0				0			0
	Other exposures	0				0			0
	Standardised Total <sup>(4)</sup>								0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWITZERLAND	Central governments or central banks	0				0			0
	Regional governments or local authorities	0				0			0
	Public sector entities	0				0			0
	Multilateral Development Banks	0				0			0
	International Organisations	0				0			0
	Institutions	3				3			2
	Corporates	23				20			18
	of which: SME	9				9			7
	Retail	91				90			63
	Secured by mortgages on immovable property	91				90			63
	of which: SME	0				0			0
	Exposures in default	3				2			1
	Items associated with particularly high risk	0				0			0
	Covered bonds	0				0			0
	Claims on institutions and corporates with a ST credit assessment	0				0			0
	Collective investments undertakings (CIU)	0				0			0
	Equity	0				0			0
	Other exposures	0				0			0
	Standardised Total <sup>(4)</sup>								1

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

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

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

<sup>(3)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

<sup>(3)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Cooperative Rabobank U.A.

		IRB Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	(m EUR, %)								
	Central banks and central governments					713	0	775	0
	Institutions					1,076	0	1,092	0
	Corporates					4,041	44	3,632	1,332
	Corporates - Of Which: Specialised Lending					294	9	262	105
	Corporates - Of Which: SME					312	7	284	104
	Retail					2,724	86	2,574	609
	Retail - Secured on real estate property					186	6	184	38
	Retail - Secured on real estate property - Of Which: SME					5	0	5	2
	Retail - Secured on real estate property - Of Which: non-SME					180	6	179	36
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					2,548	80	2,389	572
	Retail - Other Retail - Of Which: SME					2,547	80	2,388	571
	Retail - Other Retail - Of Which: non-SME					2	0	1	0
	Equity					6	0	6	0
	Other non credit-obligation assets								
	IRB Total								

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

		IRB Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NEW ZEALAND	(m EUR, %)								
	Central banks and central governments					552	0	558	0
	Institutions					46	0	46	0
	Corporates					8,006	290	9,798	2,019
	Corporates - Of Which: Specialised Lending					23	0	24	10
	Corporates - Of Which: SME					7,987	0	9,777	1,942
	Retail					2	0	2	0
	Retail - Secured on real estate property					2	0	2	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					2	0	2	0
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0
	Equity					0	0	0	0
	Other non credit-obligation assets					0	0	0	0
	IRB Total								

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

		IRB Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BRAZIL	(m EUR, %)								
	Central banks and central governments					356	0	356	562
	Institutions					36	0	39	92
	Corporates					3,304	466	4,348	2,622
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					96	1	79	101
	Retail					958	30	917	359
	Retail - Secured on real estate property					1	0	1	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					1	0	1	0
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					957	30	916	359
	Retail - Other Retail - Of Which: SME					957	30	916	359
	Retail - Other Retail - Of Which: non-SME					0	0	0	0
	Equity					107	0	107	267
	Other non credit-obligation assets								
	IRB Total								

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

		IRB Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(m EUR, %)								
	Central banks and central governments					891	0	891	0
	Institutions					342	0	351	89
	Corporates					3,354	198	3,741	2,349
	Corporates - Of Which: Specialised Lending					153	0	83	51
	Corporates - Of Which: SME					110	1	105	35
	Retail					1,395	72	1,732	455
	Retail - Secured on real estate property					24	1	24	5
	Retail - Secured on real estate property - Of Which: SME					21	0	3	1
	Retail - Secured on real estate property - Of Which: non-SME					3	1	4	2
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					1,361	70	1,708	450
	Retail - Other Retail - Of Which: SME					1,361	70	1,708	450
	Retail - Other Retail - Of Which: non-SME					0	0	0	0
	Equity					34	0	34	102
	Other non credit-obligation assets								
	IRB Total								

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

		IRB Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	(m EUR, %)								
	Central banks and central governments					10	0	8	0
	Institutions					947	0	698	108
	Corporates					3,770	88	3,605	1,188
	Corporates - Of Which: Specialised Lending					132	47	133	57
	Corporates - Of Which: SME					171	2	163	49
	Retail					1,353	24	1,206	259
	Retail - Secured on real estate property					4	0	4	1
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					4	0	4	1
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					1,349	24	1,202	258
	Retail - Other Retail - Of Which: SME					1,345	24	1,199	258
	Retail - Other Retail - Of Which: non-SME					4	0	4	0
	Equity					50	0	50	16
	Other non credit-obligation assets								
	IRB Total								

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

		IRB Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(m EUR, %)								
	Central banks and central governments					2,136	0	2,227	0
	Institutions					168	0	156	27
	Corporates					4,221	14	3,661	1,082
	Corporates - Of Which: Specialised Lending					5	0	5	2
	Corporates - Of Which: SME					12	0	12	3
	Retail					36	0	26	3
	Retail - Secured on real estate property					25	0	25	3
	Retail - Secured on real estate property - Of Which: SME					1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME					25	0	25	3
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					1	0	1	0
	Retail - Other Retail - Of Which: SME					1	0	1	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0
	Equity					3	0	3	11
	Other non credit-obligation assets								
	IRB Total								

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



IRB Approach									
As of 31/03/2021					As of 30/06/2021				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)									
Consolidated data	Central banks and central governments				139,550	0	139,550	4,400	0
	Institutions				24,105	3	17,736	6,367	1
	Corporates				230,517	9,412	220,009	82,727	2,536
	Corporates - Of Which: Specialised Lending				23,326	807	22,407	4,996	227
	Corporates - Of Which: SME				72,979	3,317	75,463	21,651	932
	Retail				225,440	2,643	244,888	30,656	1,839
	Retail - Secured on real estate property				218,994	1,678	213,625	21,561	1,275
	Retail - Secured on real estate property - Of Which: SME				19,023	717	19,466	5,211	251
	Retail - Secured on real estate property - Of Which: non-SME				199,143	963	194,159	16,350	1,024
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail				32,436	864	31,243	8,895	384
	Retail - Other Retail - Of Which: SME				29,045	896	26,547	7,412	319
	Retail - Other Retail - Of Which: non-SME				4,391	70	4,756	1,484	45
	Equity				3,745	0	3,745	9,442	0
	Other non credit-obligation assets							11,200	
	IRB Total <sup>(2)</sup>							145,682	

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

IRB Approach									
As of 31/03/2021					As of 30/06/2021				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)									
NETHERLANDS	Central banks and central governments				111,554	0	111,554	40	0
	Institutions				11,756	2	5,931	1,189	1
	Corporates				103,362	5,548	96,457	37,489	1,487
	Corporates - Of Which: Specialised Lending				18,909	751	18,446	3,333	205
	Corporates - Of Which: SME				49,770	3,183	49,409	13,098	892
	Retail				229,513	2,046	223,302	24,853	1,439
	Retail - Secured on real estate property				217,877	1,859	212,609	21,367	1,241
	Retail - Secured on real estate property - Of Which: SME				19,023	713	19,407	5,198	249
	Retail - Secured on real estate property - Of Which: non-SME				198,183	946	193,182	16,588	992
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail				11,038	387	10,773	3,486	196
	Retail - Other Retail - Of Which: SME				7,894	330	7,882	2,234	156
	Retail - Other Retail - Of Which: non-SME				3,345	57	3,691	1,252	41
	Equity				2,533	0	2,533	6,417	0
	Other non credit-obligation assets								
	IRB Total								

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

IRB Approach									
As of 31/03/2021					As of 30/06/2021				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)									
UNITED STATES	Central banks and central governments				10,970	0	10,970	374	0
	Institutions				882	0	863	374	0
	Corporates				41,153	1,623	38,378	14,676	177
	Corporates - Of Which: Specialised Lending				1,366	26	1,186	636	8
	Corporates - Of Which: SME				9,728	40	9,740	2,179	18
	Retail				8,940	178	8,119	2,045	50
	Retail - Secured on real estate property				26	0	26	2	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				26	0	26	2	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail				8,914	178	8,093	2,043	50
	Retail - Other Retail - Of Which: SME				7,893	166	7,893	1,825	46
	Retail - Other Retail - Of Which: non-SME				1,015	12	1,015	208	4
	Equity				615	0	615	1,697	0
	Other non credit-obligation assets								
	IRB Total								

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

IRB Approach									
As of 31/03/2021					As of 30/06/2021				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)									
AUSTRALIA	Central banks and central governments				2,114	0	2,127	62	0
	Institutions				373	0	393	60	0
	Corporates				15,099	267	21,452	4,201	52
	Corporates - Of Which: Specialised Lending				25	0	25	13	0
	Corporates - Of Which: SME				13,022	2	15,672	2,205	13
	Retail				1,075	10	993	352	6
	Retail - Secured on real estate property				6	0	6	0	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				6	0	6	0	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail				1,069	10	987	351	6
	Retail - Other Retail - Of Which: SME				1,069	10	987	351	6
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0
	Equity				17	0	17	32	0
	Other non credit-obligation assets								
	IRB Total								

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

IRB Approach									
As of 31/03/2021					As of 30/06/2021				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)									
UNITED KINGDOM	Central banks and central governments				4,385	0	4,193	0	0
	Institutions				4,385	0	4,339	1,236	1
	Corporates				6,891	376	6,558	2,804	104
	Corporates - Of Which: Specialised Lending				353	6	320	72	1
	Corporates - Of Which: SME				266	11	245	69	3
	Retail				1,403	56	1,265	277	24
	Retail - Secured on real estate property				37	0	37	10	0
	Retail - Secured on real estate property - Of Which: SME				1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME				37	0	36	10	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail				1,403	57	1,328	266	24
	Retail - Other Retail - Of Which: SME				1,403	57	1,328	266	24
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0
	Equity				81	0	81	157	0
	Other non credit-obligation assets								
	IRB Total								

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)											
GERMANY	Central banks and central governments					1,457	0	1,521	0	0	0
	Institutions					865	0	1,48	0	0	0
	Corporates					4,943	15	3,974	1,409	4	11
	Corporates - Of Which: Specialised Lending					291	0	253	65	0	0
	Corporates - Of Which: SME					350	10	338	97	3	1
	Retail					2,626	74	2,460	551	32	43
	Retail - Secured on real estate property					183	4	180	39	1	1
	Retail - Secured on real estate property - Of Which: SME					5	0	5	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME					178	4	177	37	11	1
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					2,443	70	2,278	513	21	41
	Retail - Other Retail - Of Which: SME					2,441	70	2,277	512	21	41
	Retail - Other Retail - Of Which: non-SME					2	0	2	1	0	0
	Equity					10	0	10	33	0	0
	Other non credit-obligation assets										
	IRB Total										

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

					IRB Approach									
					As of 31/03/2021			As of 30/06/2021						
					Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions		
													Of which: defaulted	Of which: defaulted
(in EUR, %)														
NEW ZEALAND	Central banks and central governments								458	0	463	0	0	0
	Institutions								75	0	78	10	0	0
	Corporates								8,023	314	9,590	1,961	24	91
	Corporates - Of Which: Specialised Lending								41	0	42	27	0	0
	Corporates - Of Which: SME								7,689	0	8,545	1,539	0	0
	Retail								3	0	3	0	0	0
	Retail - Secured on real estate property								3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME								2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME								0	0	0	0	0	0
	Retail - Qualifying Revolving								0	0	0	0	0	0
	Retail - Other Retail								0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME								0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME								0	0	0	0	0	0
	Equity								0	0	0	0	0	0
	Other non credit-obligation assets								0	0	0	0	0	0
	IRB Total													

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

					IRB Approach									
					As of 31/03/2021				As of 30/06/2021					
					Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)					Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BRAZIL	Central banks and central governments								450	0	450	673	0	1
	Institutions								56	1	26	42	0	0
	Corporates								4,395	510	4,734	2,812	112	0
	Corporates - Of Which: Specialised Lending								0	0	0	0	0	0
	Corporates - Of Which: SME								96	1	98	96	2	0
	Retail								1,031	24	1,030	398	7	37
	Retail - Secured on real estate property								1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME								0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME								1	0	1	0	0	0
	Retail - Qualifying Revolving								0	0	0	0	0	0
	Retail - Other Retail								1,030	24	1,029	398	7	37
	Retail - Other Retail - Of Which: SME								1,030	24	1,029	398	7	37
	Retail - Other Retail - Of Which: non-SME								0	0	0	0	0	0
	Equity								104	0	104	260	0	0
	Other non credit-obligation assets													
	IRB Total													

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: impaired
(in EUR, %)											
FRANCE	Central banks and central governments					1,443	0	1,443	0	0	0
	Institutions					121	0	249	90	0	0
	Corporates					4,029	193	3,862	2,273	17	17
	Corporates - Of Which: Specialised Lending					214	0	112	69	0	0
	Corporates - Of Which: SME					130	0	122	33	0	0
	Retail					2,026	86	1,767	398	25	44
	Retail - Secured on real estate property					23	2	23	4	1	0
	Retail - Secured on real estate property - Of Which: SME					3	1	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME					20	1	20	3	1	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					2,003	84	1,744	395	23	44
	Retail - Other Retail - Of Which: SME					2,003	84	1,744	395	23	44
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					34	0	34	101	0	0
	Other non credit-obligation assets										
	IRB Total										

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(in EUR, %)											
CANADA	Central banks and central governments		0			329		385	0		0
	Institutions		331	0		344		69	0		0
	Corporates		3,906			3,728		1,252	25		64
	Corporates - Of Which: Specialised Lending		125	44		126		53	13		39
	Corporates - Of Which: SME		273	0		265		62	0		1
	Retail		1,462	19		1,338		275	5		13
	Retail - Secured on real estate property		4	0		4		1	0		0
	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0
	Retail - Secured on real estate property - Of Which: non-SME		4	0		4		1	0		0
	Retail - Qualifying Revolving		0	0		0		0	0		0
	Retail - Other Retail		1,478	19		1,334		275	5		13
	Retail - Other Retail - Of Which: SME		1,473	19		1,318		274	5		13
	Retail - Other Retail - Of Which: non-SME		5	0		5		1	0		0
	Equity		58	0		58		111	0		0
	Other non credit-obligation assets										

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(in EUR, %)											
SWITZERLAND	Central banks and central governments	0				241	0	266	0		0
	Institutions					377	0	378	72		0
	Corporates					3,979	14	3,173	1,057		4
	Corporates - Of Which: Specialised Lending					4	0	4	1		0
	Corporates - Of Which: SME					4	0	4	1		0
	Retail					26	0	26	5		0
	Retail - Secured on real estate property					26	0	26	5		0
	Retail - Secured on real estate property - Of Which: SME					2	0	2	0		0
	Retail - Secured on real estate property - Of Which: non-SME					23	0	23	4		0
	Retail - Qualifying Revolving					0	0	0	0		0
	Retail - Other Retail					1	0	1	0		0
	Retail - Other Retail - Of Which: SME					0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0		0
	Equity					3	0	3	11		0
	Other non credit-obligation assets										
	IRB Total:										

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

[illegible]

[illegible]

(min EUR)



**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Coopérative Rabobank U.A.

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures											Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions
(mln EUR)														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Japan													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	U.S.	19 113 150 55 1,719 2 0	19 108 150 51 1,702 0 0	19 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 41 1,714 5 2	0 113 150 15 5 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	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	China	0 12 0 0 0 0 0	0 12 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 12 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Switzerland	0 0 0 1 8 4	0 0 0 1 8 4	0 0 0 1 8 4	0 0 0 0 0 0 0	0 0 0 0 0 0 0	395 224 688 309 135 1 0	46,580 21,737 688 309 135 0 0	4 3 2 0 0 0 0	14,003 10,821 313 30 58 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other advanced economies non EEA	0 234 2 70 2 0 0	0 234 2 70 2 0 0	0 0 0 0 2 0 0	0 0 0 0 0 0 0	0 234 1 69 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 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Middle East	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latin America and the Caribbean	0 307 99 19 0 0 0	0 307 99 19 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 307 78 19 0 0 0	0 0 20 19 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total		425	425	0	0	386	39	0	0	0	0	0	574	

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Coopérative Rabobank U.A.

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		6	6	0	0	0	6	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		17	17	0	0	0	17	0	0	0	0	28	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		186	186	0	0	0	186	0	0	0	0	48	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		209	209	0	0	0	209	0	0	0	0	76	0	50	
[ 0 - 3M ]	Others	0	-83	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		182	182	0	0	164	18	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		4	4	0	0	0	4	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		67	67	0	0	0	67	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		210	-81	0	0	0	210	0	0	0	0	80	0	0	
[ 5Y - 10Y ]		0	-50	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0	-28	0	0	0	0	0	0	0	0	0	0	0		
Total		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

**Regions:**

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

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

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

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

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

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

(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.



[illegible]

(min EUR)

(min EUR)



**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 30/06/2021

(mln EUR)		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet					Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount						Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region													
I 0 - 3M f	Japan													
I 3M - 1Y f														
I 1Y - 2Y f														
I 2Y - 3Y f														
I 3Y - 5Y f														
I 5Y - 10Y f														
I 10Y - more														
Total														
I 0 - 3M f	U.S.	26	26	26	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		130	86	0	0	125	5	0	0	0	0	0	0	0
I 1Y - 2Y f		170	163	4	0	0	166	0	0	0	0	0	0	0
I 2Y - 3Y f		15	2	0	0	0	15	0	0	0	0	0	0	0
I 3Y - 5Y f		2,145	2,114	0	0	2,142	3	0	0	0	0	0	0	0
I 5Y - 10Y f	193	170	191	0	0	2	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2,680	2,560	222	0	2,266	192	0	0	0	0	0	0	3
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		13	13	0	0	13	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		13	13	0	0	13	0	0	0	0	0	0	0	5
I 0 - 3M f	Switzerland	0	0	0	0	0	4	5,644	173	24,363	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	12	14,415	179	19,251	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	3	510	1	332	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	2	242	0	185	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	25	0	94	0	0	0	0
I 5Y - 10Y f	0	0	0	0	0	0	36	0	89	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	21	20,872	354	44,314	0	0	0	0
I 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		184	184	0	0	184	0	0	0	0	0	0	0	0
I 1Y - 2Y f		48	48	0	0	44	4	0	0	0	0	0	0	0
I 2Y - 3Y f		28	28	0	0	25	2	0	0	0	0	0	0	0
I 3Y - 5Y f		29	29	0	0	29	0	0	0	0	0	0	0	0
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		289	289	0	0	283	6	0	0	0	0	0	0	9
I 0 - 3M f	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		221	221	0	0	221	0	0	0	0	0	0	0	0
I 1Y - 2Y f		207	206	0	0	178	28	0	0	0	0	0	0	0
I 2Y - 3Y f		68	68	0	0	50	18	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		496	495	0	0	449	46	0	0	0	0	0	0	702

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Coöperatieve Rabobank U.A.

As of 30/06/2021

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		15	15	0	0	0	15	0	0	0	0	0	0		
[ 2Y - 3Y ]		33	33	0	0	0	33	0	0	0	0	0	0		
[ 3Y - 5Y ]		155	155	0	0	0	155	0	0	0	0	37	0		
[ 5Y - 10Y ]		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		203	202	0	0	0	202	0	0	0	0	37	0	25	
[ 0 - 3M ]	Others	0	-85	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		160	159	0	0	150	9	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	0		
[ 2Y - 3Y ]		59	21	0	0	0	59	0	0	0	0	0	0		
[ 3Y - 5Y ]		199	197	73	0	0	125	0	0	0	0	18	0		
[ 5Y - 10Y ]		0	-66	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	-18	0	0	0	0	0	0	0	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 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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Coöperatieve Rabobank U.A.

(mln EUR)	As of 30/09/2020								As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>						
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which: defaulted			Of which Stage 3		Of which Stage 3				
Cash balances at central banks and other demand deposits									108,597	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									15,244	0	0	0	0	1	0	0	0
Central banks									365	0	0	0	0	0	0	0	0
General governments									9,806	0	0	0	0	1	0	0	0
Credit institutions									4,807	0	0	0	0	0	0	0	0
Other financial corporations									108	0	0	0	0	0	0	0	0
Non-financial corporations									158	0	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	0	0	0	0	0	0
General governments									2,003	11	8	8	8	4	1	1	9
Credit institutions									21,156	0	0	0	0	1	0	0	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	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

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Coöperatieve Rabobank U.A.

	As of 31/03/2021								As of 30/06/2021								
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4,5</sup>		Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>						
		Of which: defaulted	Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3					
(mln EUR)																	
Cash balances at central banks and other demand deposits									124,068	0	0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)									14,865	0	0	0	0	2	0	0	0
Central banks									345	0	0	0	0	0	0	0	0
General governments									10,110	0	0	0	0	1	0	0	0
Credit institutions									3,920	0	0	0	0	1	0	0	0
Other financial corporations									326	0	0	0	0	0	0	0	0
Non-financial corporations									165	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)									463,218	997	12,276	11,992	11,957	1,343	2,818	2,814	7,217
Central banks									6	0	0	0	0	0	0	0	0
General governments									2,128	9	4	4	4	3	1	1	3
Credit institutions									25,518	0	0	0	0	2	0	0	0
Other financial corporations									33,910	10	545	543	508	24	120	120	147
Non-financial corporations									206,993	915	10,628	10,367	10,367	1,245	2,603	2,599	6,075
of which: small and medium-sized enterprises at amortised cost									111,696	521	5,894	5,756	5,756	710	1,117	1,114	4,432
of which: Loans collateralised by commercial immovable property at amortised cost									85,411	69	5,049	4,932	4,932	132	484	483	4,051
Households									194,664	63	1,099	1,078	1,078	68	94	94	992
of which: Loans collateralised by residential immovable property at amortised cost									191,591	45	992	972	972	58	55	54	970
of which: Credit for consumption at amortised cost									1,826	9	66	66	66	5	29	29	8
DEBT INSTRUMENTS other than HFT									602,151	997	12,276	11,992	11,957	1,345	2,818	2,814	7,217
OFF-BALANCE SHEET EXPOSURES									98,653		1,127	1,073	1,073	37	95	95	140

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

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

(5) 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.



## 2021 EU-wide Transparency Exercise

### Forborne exposures

Coöperatieve Rabobank U.A.

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

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

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

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Coöperatieve Rabobank U.A.

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

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

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

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

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing							20,115	4,726	4,610	70,074	293	0							71,204	4,234	4,168	71,664	208	0
B Mining and quarrying							1,389	11	11	1,389	7	0							1,334	20	20	1,334	11	0
C Manufacturing							30,301	1,980	1,973	30,232	1,153	0							32,928	1,893	1,858	32,864	1,101	0
D Electricity, gas, steam and air conditioning supply							4,428	114	97	4,409	45	0							4,405	78	76	4,387	58	0
E Water supply							503	18	17	503	10	0							575	43	15	575	9	0
F Construction							6,510	369	357	6,510	306	0							6,656	521	510	6,656	260	0
G Wholesale and retail trade							32,146	1,134	1,121	32,027	617	0							32,776	1,008	991	32,651	513	0
H Transport and storage							7,024	933	910	7,021	260	0							7,140	860	857	7,140	230	0
I Accommodation and food service activities							5,512	299	281	5,512	148	0							5,413	322	314	5,413	145	0
J Information and communication							2,208	66	65	2,098	72	0							2,331	43	41	2,331	53	0
K Financial and insurance activities							1,773	82	78	1,773	72	0							969	69	35	969	27	0
L Real estate activities							20,375	984	954	20,375	258	0							18,949	726	706	18,949	234	0
M Professional, scientific and technical activities							3,789	158	156	3,789	141	0							3,756	117	117	3,756	115	0
N Administrative and support service activities							3,451	225	218	3,451	118	0							4,949	270	269	4,949	146	0
O Public administration and defence, compulsory social security							0	0	0	0	0	0							35	2	2	35	1	0
P Education							714	25	25	714	14	0							801	15	15	801	12	0
Q Human health services and social work activities							6,180	208	183	6,180	100	0							6,457	167	109	6,457	76	0
R Arts, entertainment and recreation							1,633	108	105	1,633	51	0							1,503	129	123	1,502	56	0
S Other services							4,971	257	234	4,551	140	0							4,312	140	140	3,904	93	0
Loans and advances							202,012	11,006	11,597	202,244	4,303	0							206,093	10,628	10,367	206,336	5,848	0

<sup>(1)</sup> 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 opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

[illegible]

(in EUR)	Gross carrying amount	As at 30/09/2020										As at 31/12/2020														
		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the impairment that can be considered		Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the impairment that can be considered		Gross carrying amount						
		Performing		Non-performing		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Non-performing		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Non-performing		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
		Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with Reference	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	
Loans and advances with explicit EBA-compliant mentions											12,403	12,398	194	1,067	224	51	86	86	19	2	26	33	5	9	0	73
of which: Households											0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property											0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations											10,070	10,066	194	1,067	200	51	36	77	50	2	20	27	5	9	0	72
of which: Small and Medium-sized Enterprises											10,070	10,065	125	824	173	47	39	68	44	2	22	24	5	3	0	68
of which: Collateralised by commercial immovable property											10,403	10,330	122	764	103	40	0	31	24	1	12	7	2	0	0	34

(in EUR)	As of 30/09/2020											As of 31/12/2020															
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the derivative that can be converted	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the derivative that can be converted	Gross carrying amount			
					Performing		Non-performing		Performing								Non-performing		Performing		Non-performing						
	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)									
	Public guarantee issued in the context of the COVID-19 crisis											Inflows to non-performing exposures	Public guarantee issued in the context of the COVID-19 crisis											Inflows to non-performing exposures			
Steady originated loans and advances subject to public guarantee schemes												740	675	232	315	65	36	0	10	2	1	1	0	7	0	624	42
of which: Households												0	0		0			0	0						0	0	
of which: Collateralized by residential immovable property												0	0		0			0	0						0	0	
of which: Non-financial corporations												738	673	230	314	65	36	0	10	2	1	1	0	7	0	623	42
of which: Small and Medium-sized Enterprises												390	325	25	25			3	1		2				7		
of which: Collateralized by commercial immovable property												210	180		36			6	1		1				18		

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

(mln EUR)	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk					Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk				
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
Loans and advances subject to active EBA-compliant moratoria											0	0	0	0	0	0	0	0	0	0
Of which: Households											0	0	0	0	0	0	0	0	0	0
Of which: Collateralised by residential immovable property											0	0	0	0	0	0	0	0	0	0
Of which: Non-financial corporations											0	0	0	0	0	0	0	0	0	0
Of which: Small and Medium-sized Enterprises											0	0	0	0	0	0	0	0	0	0
Of which: Collateralised by commercial immovable property											0	0	0	0	0	0	0	0	0	0

(mln EUR)	As of 31/03/2021										As of 30/06/2021																	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk					Maximum amount of the guarantee that can be leveraged	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk					Maximum amount of the guarantee that can be leveraged	Gross carrying amount					
	Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing										
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: facilities to pay that are not paid due to COVID-19 crisis	Of which: facilities to pay that are not paid due to COVID-19 crisis	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: facilities to pay that are not paid due to COVID-19 crisis	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: facilities to pay that are not paid due to COVID-19 crisis	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: facilities to pay that are not paid due to COVID-19 crisis	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: facilities to pay that are not paid due to COVID-19 crisis	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: facilities to pay that are not paid due to COVID-19 crisis	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: facilities to pay that are not paid due to COVID-19 crisis	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: facilities to pay that are not paid due to COVID-19 crisis	
Loans and advances with expired EBA-compliant moratoria																												
of which: Households																												
of which: Collateralised by residential immovable property																												
of which: Non-financial corporations																												
of which: Small and Medium-sized Enterprises																												
of which: Collateralised by commercial immovable property																												

(mln EUR)	As of 31/03/2021											As of 30/06/2021															
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be mobilised	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be mobilised	Gross carrying amount				
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee related to the COVID-19 crisis that are not past-due <= 90 days		Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Public guarantee related to the COVID-19 crisis that are not past-due <= 90 days	Inflows to non-performing exposures		
Newly originated loans and advances subject to public guarantee schemes												750	688	140	372	80	48	55	18	3	1	3	14	13	13	654	36
Of which: Households												0	0		0			0	0	0				0		0	
Of which: Collateralised by residential immovable property												0	0		0			0	0					0		0	
Of which: Non-financial corporations												750	688	140	371	80	48	55	18	3	1	3	14	13	13	653	36
Of which: Small and Medium-sized Enterprises												345	305		40			8	1					7			16
Of which: Collateralised by commercial immovable property												185	158		30			7	1					7			