



2022 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.

2022 EU-wide Transparency Exercise

Key Metrics

Coöperatieve Rabobank U.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		36,846		37,861	C 01.00 (r0020,c0010)	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		36,824		37,844	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		40,725		42,736	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		40,703		42,719	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		47,985		49,941	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		47,962		49,924	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount		211,855		251,455	C 02.00 (r0010,c0010)	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		211,832		251,438	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		17.39%		15.06%	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		17.38%		15.05%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		19.22%		17.00%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		19.21%		16.99%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		22.65%		19.86%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		22.64%		19.86%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		559,151		687,088	C 47.00 (r0300,c0010)	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		7.28%		6.22%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2022 EU-wide Transparency Exercise

Leverage ratio

Coöperatieve Rabobank U.A.

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		40,725		42,736	C 47.00 (r0320,c0010)	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		40,703		42,719	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		559,151		687,088	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		559,129		687,071	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		7.28%		6.22%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		7.28%		6.22%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise
Capital

Cooperative Rabobank U.A.

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS						
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				47,985	49,941	C 01.00 (0050,0050) Article 4(18) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,800	7,800	7,800	7,800	C 01.00 (0050,0050) Article 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	32,085	32,085	32,085	32,272	C 01.00 (0130,0050) Article 36(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	-989	-989	-989	-707	C 01.00 (0190,0050) Article 4(50), 26(1) point (d) and 36(1) point (f) of CRR	
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0050) Article 4(17) and 26(1) point (a) of CRR	
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0050) Article 4(12), 26(1) point (f) and 36(1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0050) Article 8f of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-56	-56	-56	-195	C 01.00 (0250,0050) Article 52 to 55 of and 36(1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-597	-597	-597	-569	C 01.00 (0280,0050) + C 01.00 (0290,0050) + C 01.00 (0300,0050) Article 4(13), 26(1) point (b) and 37 of CRR, Article 4(15), 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 not of associated DTIs	-251	-251	-251	-224	C 01.00 (0320,0050) Article 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-222	-222	-222	-201	C 01.00 (0380,0050) Article 36(1) point (e), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	-3	-3	-3	-3	C 01.00 (0390,0050) Article 4(20), 26(1) point (a) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0050) Article 4(22), 26(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0050) Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-19	-19	-19	-33	C 01.00 (0460,0050) + C 01.00 (0460,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0471,0050) + C 01.00 (0472,0050) Article 4(30), 26(1) point (k) (i) and (ii) and 89 to 91 of CRR, Article 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR	
	A.1.14.1	Of which: from securitisation positions (-)	-19	-19	-19	-33	C 01.00 (0460,0050) Article 36(1) point (k) (i), 24(3) 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	0	0	C 01.00 (0480,0050) Article 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0050) Article 36(1) point (c) and 38, Article 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	0	0	C 01.00 (0520,0050) Article 4(27), 26(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0550,0050) Article 48 of CRR	
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-79	-79	-79	-244	C 01.00 (0510,0050) Article 36(1) point (m) and Article 47c of CRR	
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0554,0050) Article 36(1) point (n) and Article 133(2) of CRR	
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0552,0050) Article 36(1) point (l) of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-628	-628	-628	-781	C 01.00 (0524,0050) Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	-216	-216	-216	-272	C 01.00 (0520,0050)	
	A.1.21	Transitional adjustments	22	22	22	17	SAI (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0050) Article 48(1) to (3), and 49 to 49 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0520,0050) Article 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	22	22	22	17	C 01.00 (0520,0050) Article 469 to 472, 478 and 481 of CRR	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				3,879	4,875	C 01.00 (0530,0050) Article 46 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,879	3,879	3,879	4,875	C 01.00 (0540,0050) + C 01.00 (0570,0050)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0050)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0600,0050) + C 01.00 (0670,0050)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0050) + C 01.00 (0660,0050) + C 01.00 (0670,0050)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				40,725	42,736	C 01.00 (0050,0050) Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				7,259	7,205	C 01.00 (0570,0050) Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,259	7,259	7,259	7,205	C 01.00 (0570,0050) + C 01.00 (0590,0050)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0590,0050) + C 01.00 (0600,0050)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0680,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050)		
B	TOTAL RISK EXPOSURE AMOUNT				211,855	251,455	C 01.00 (0010,0050) Article 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	22	22	22	17	C 01.00 (0010,0050)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				17.39%	15.06%	CA1 (1)	
C.2	TIER 1 CAPITAL RATIO (transitional period)				19.22%	17.00%	CA3 (3)	
C.3	TOTAL CAPITAL RATIO (transitional period)				22.65%	19.86%	CA2 (5)	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				36,824	37,844	SAI-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.3(A.1.1)	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				17.38%	15.05%	(D.1)/(E-B.1)	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	22	22	22	C 01.00 (0440,0050)		
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	C 01.00 (0440,0050)		
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	C 01.00 (0440,0050)		
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	22	22	22	C 01.00 (0440,0050)		

(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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Coöperatieve Rabobank U.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹		151,376		158,468	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach		12,246		16,863	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach		3,293		1,244	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		113,947		116,702	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB		10,272		9,821	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²		3,423		2,971	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA		1,032		1,132	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		2,233		2,824	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		4,594		5,476	C 02.00 (r0520, c0010)
Of which the standardised approach		2,380		2,359	C 02.00 (r0530, c0010)
Of which IMA		2,214		3,117	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		28,374		32,252	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		0		0	C 02.00 (r0610, c0010)
Of which advanced measurement approach		28,374		32,252	C 02.00 (r0620, c0010)
Other risk exposure amounts		20,823		48,334	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		211,855		251,455	

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

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

2022 EU-wide Transparency Exercise
P&L
 Coöperatieve Rabobank U.A.

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income		13,747		7,228
Of which debt securities income		111		66
Of which loans and advances income		11,724		6,098
Interest expenses		5,364		2,849
Of which deposits expenses		1,369		763
Of which debt securities issued expenses		2,156		1,085
(Expenses on share capital repayable on demand)		0		0
Dividend income		28		24
Net Fee and commission income		2,008		1,050
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		-16		-91
Gains or (-) losses on financial assets and liabilities held for trading, net		67		-401
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		458		199
Gains or (-) losses from hedge accounting, net		117		218
Exchange differences (gain or (-) loss), net		33		130
Net other operating income /(expenses)		757		356
TOTAL OPERATING INCOME, NET		11,834		5,864
(Administrative expenses)		6,317		3,100
(Cash contributions to resolution funds and deposit guarantee schemes)		499		437
(Depreciation)		362		168
Modification gains or (-) losses, net		-32		1
(Provisions or (-) reversal of provisions)		507		108
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-35		15
(Other provisions)		542		93
Of which pending legal issues and tax litigation ¹⁾		328		0
Of which restructuring ²⁾		-146		0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-439		27
(Financial assets at fair value through other comprehensive income)		1		-1
(Financial assets at amortised cost)		-440		29
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		55		-13
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		18		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		317		97
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		41		1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		4,876		2,136
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		3,692		1,571
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		3,692		1,571
Of which attributable to owners of the parent		3,596		1,532

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Coöperatieve Rabobank U.A.

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:																	
Cash, cash balances at central banks and other demand deposits					121,526								145,972				IAS 1.54 (f)
Financial assets held for trading					23,600	1,541	21,143	916					29,004	2,644	25,798	563	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					2,502	42	643	1,817					2,491	0	523	1,968	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					0	0	0	0					0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					13,544	10,245	3,109	191					12,659	9,591	2,890	178	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					454,135								464,308				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					1,855	0	1,855	0					1,348	0	1,348	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					3,408								-9,084				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					19,003								20,145				
TOTAL ASSETS					639,575								666,844				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References			
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
	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				
Breakdown of financial assets by instrument and by counterparty sector ²																												
Financial assets at fair value through other comprehensive income	Debt securities									13,215	0	0	-2	0	0							12,359	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances									153	0	0	0	0	0							122	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities									196	0	0	0	0	0							187	0	3	0	0	-2	Annex V.Part 1.31, 44(b)
	Loans and advances									418,095	29,325	9,113	-373	-890	-2,235							419,971	39,504	8,033	-371	-1,031	-1,988	Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading		19,757		22,754	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		3,817		3,226	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		562,696		587,686	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		372		460	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		1,374		-1,282	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		1,291		1,281	IAS 37.10; IAS 1.54(l)
Tax liabilities		962		403	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		5,904		6,399	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹		0		0	Annex V Part 1.29
TOTAL LIABILITIES		596,173		620,925	IAS 1.9(b);IG 6
TOTAL EQUITY		43,402		45,920	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		639,575		666,844	IAS 1.IG6

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

2022 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives			18,710		21,126	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		1,419		2,087	Annex V.Part 1.31
Deposits	Central banks		71,704		70,345	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		4,198		1,057	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		4,089		5,120	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,240		1,335	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		17,507		18,723	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		846		1,233	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		42,921		49,954	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		17,016		17,647	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		121,449		120,536	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		72,906		72,087	ECB/2013/33 Annex 2.Part 2.9.1
	Households		188,123		195,558	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		35,414		39,273	Annex V.Part 1.42(f), 44(c)
Debt securities issued			120,277		130,258	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			9,880		10,373	Annex V.Part 1.37
Other financial liabilities			442		417	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			586,642		614,125	

2022 EU-wide Transparency Exercise

Market Risk

Coöperatieve Rabobank U.A.

	SA		IM										IM									
	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	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments		0										40	10	92	35							
Of which: General risk		0										0	0	0	0							
Of which: Specific risk		0										0	0	0	0							
Equities		0										0	0	0	0							
Of which: General risk		0										0	0	0	0							
Of which: Specific risk		0										0	0	0	0							
Foreign exchange risk		0										2	1	7	1							
Commodities risk		2,380										5	2	18	5							
Total		2,380										36	8	95	32	47	38	0	0	0	0	2,214
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments		0										40	15	167	49							
Of which: General risk		0										0	0	0	0							
Of which: Specific risk		0										0	0	0	0							
Equities		0										0	0	0	0							
Of which: General risk		0										0	0	0	0							
Of which: Specific risk		0										0	0	0	0							
Foreign exchange risk		0										2	1	3	2							
Commodities risk		2,359										17	1	16	6							
Total		2,359										43	16	161	53	45	40	0	0	0	0	3,117

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks				1,081	0	1,204	1,588	
	Regional governments or local authorities				0	0	0	0	
	Public sector entities				0	0	0	0	
	Multilateral Development Banks				0	0	0	0	
	International Organisations				0	0	0	0	
	Institutions				650	650	148		
	Corporates				14,000	7,190	6,651		
	of which: SME				3,946	2,883	2,382		
	Retail				4,156	3,704	2,494		
	Secured by mortgages on immovable property				3,615	2,803	1,619		
	of which: SME				1,815	1,364	577		
	Exposures in default				632	389	145		157
	Items associated with particularly high risk				122	61	63		
	Covered bonds				96	96	144		
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				22	22	22			
Standardised Total ²				22,680	14,611	12,254		236	

¹ Original exposure, unless 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 results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks				730	993	1,315		
	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				1238	989	881		
	Corporates				946	629	629		
	of which: SME				1,284	972	618		
	Retail				518	321	130		
	Secured by mortgages on immovable property				1,560	1,051	448		
	of which: SME				632	389	145		
	Exposures in default				314	266	147		1
	Items associated with particularly high risk				96	96	144		
	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				22	22	22			
Standardised Total ²				72	72	72		24	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks				459	459	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				294	294	58		
	Corporates				4,050	321	321		
	of which: SME				0	0	0		
	Retail				325	311	207		
	Secured by mortgages on immovable property				153	153	99		
	of which: SME				0	0	0		
	Exposures in default				32	30	45		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 ²				0	0	0		2	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRALIA	Central governments or central banks				11	11	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	1		
	Corporates				467	342	334		
	of which: SME				39	39	31		
	Retail				127	121	65		
	Secured by mortgages on immovable property				57	57	37		
	of which: SME				239	174	86		
	Exposures in default				0	0	0		0
	Items associated with particularly high risk				2	2	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 ²				0	0	0		3	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks				15	15	2		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				83	83	7		
	Corporates				338	112	106		
	of which: SME				29	29	22		
	Retail				50	50	31		
	Secured by mortgages on immovable property				50	50	31		
	of which: SME				0	0	0		
	Exposures in default				0	0	0		8
	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 ²				0	0	0		9	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(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				0	0	0		
	Corporates				46	52	30		
	of which: SME				11	10	8		
	Retail				422	424	311		
	of which: SME				401	400	293		
	Secured by mortgages on immovable property				116	88	46		
	of which: SME				0	0	0		
	Exposures in default				2	2	2		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 ²								2	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BRAZIL	Central governments or central banks				4	4	4		
	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				79	79	48		
	Corporates				3,289	3,158	2,901		
	of which: SME				1,204	1,204	1,037		
	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				33	178	19		10
	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 ²								213	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks				19	19	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				126	126	19		
	Corporates				588	530	534		
	of which: SME				20	20	14		
	Retail				169	168	113		
	of which: SME				113	113	77		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				5	3	3		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 ²								4	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CANADA	Central governments or central banks				2	2	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				4	4	0		
	Corporates				864	57	57		
	of which: SME				0	0	0		
	Retail				1	1	1		
	of which: SME				1	1	1		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				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 ²								0	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(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				0	0	0		
	Corporates				20	18	16		
	of which: SME				4	4	4		
	Retail				98	98	70		
	of which: SME				98	98	70		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	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 ²								1	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	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				4	4	0		
	Corporates				518	50	50		
	of which: SME				6	6	4		
	Retail				62	62	39		
	of which: SME				62	62	39		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				2	1	1		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 ²								1	

⁽¹⁾ Original exposure, unless 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 counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks				1,386	1,541	1,985		
	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				4,977	4,403	1,481		
	Corporates				17,196	10,043	9,451		
	of which: SME				3,465	3,222	2,078		
	Retail				4,307	3,029	2,668		
	of which: SME				2,945	2,744	1,779		
	Secured by mortgages on immovable property				1,827	1,264	955		
	of which: SME				574	358	130		
	Exposures in default				679	506	366		177
	Items associated with particularly high risk				98	98	147		
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 ⁴				30,487	21,816	16,874		247	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks				757	967	1,677		
	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				139	139	206		
	Corporates				1,791	1,511	1,307		
	of which: SME				893	735	661		
	Retail				1,050	735	431		
	of which: SME				586	393	179		
	Secured by mortgages on immovable property				885	474	174		
	of which: SME				574	358	130		
	Exposures in default				122	118	146		3
	Items associated with particularly high risk				98	98	147		
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				17	17	17			
Standardised Total ⁴								32	

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks				220	220	54		
	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				182	133	65		
	Corporates				4,731	1,135	1,132		
	of which: SME				20	20	17		
	Retail				809	765	573		
	of which: SME				32	32	23		
	Secured by mortgages on immovable property				146	145	73		
	of which: SME				53	53	65		3
	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 ⁴								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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRALIA	Central governments or central banks				10	10	7		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				32	30	25		
	Corporates				922	428	416		
	of which: SME				69	69	48		
	Retail				153	147	104		
	of which: SME				62	62	40		
	Secured by mortgages on immovable property				575	466	231		
	of which: SME				22	22	24		
	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 ⁴								5	

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks				3	3	2		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				221	221	86		
	Corporates				620	319	299		
	of which: SME				53	53	43		
	Retail				65	65	43		
	of which: SME				65	65	42		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	111		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 ⁴								10	

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NEW ZEALAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	2	2	0	2	2	2	0
	Corporates	52	40	40	12	40	32	32	12
	of which: SME	21	21	21	0	21	17	17	0
	Retail	442	428	428	322	428	322	322	86
	of which: SME	411	410	410	301	410	301	301	86
	Secured by mortgages on immovable property	222	170	170	86	170	132	132	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	4	2	2	2	4	2	2	2
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²								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 counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
BRAZIL	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	46	52	52	24	46	52	52	24
	of which: SME	3,799	3,648	3,648	1,384	3,799	3,648	3,648	1,384
	Retail	1,359	1,251	1,251	1,089	1,359	1,251	1,089	1,089
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	364	195	195	211	364	195	211	102
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²								112	

(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 counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	12	12	0	0	12	12	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	196	195	195	42	196	195	42	42
	Corporates	65	54	54	132	65	54	132	132
	of which: SME	149	158	158	107	149	158	107	107
	Retail	129	128	128	107	129	128	107	107
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	4	2	2	2	4	2	2	2
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²								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 counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	82	94	94	31	82	94	31	31
	Corporates	925	94	94	24	925	94	24	24
	of which: SME	0	0	0	0	0	0	0	0
	Retail	4	4	4	4	4	4	4	4
	of which: SME	4	4	4	3	4	4	3	3
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²								6	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	20	14	13	13	20	14	13	13
	Corporates	2	2	2	2	2	2	2	2
	of which: SME	105	105	105	76	105	105	76	76
	Retail	105	105	105	76	105	105	76	76
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²								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 counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	3	3	0	0	3	3	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	252	233	233	69	252	233	69	69
	Corporates	647	61	61	24	647	61	24	24
	of which: SME	1	1	1	1	1	1	1	1
	Retail	92	92	92	58	92	92	58	58
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²								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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions				
(in EUR, %)													
Consolidated data	Central banks and central governments					136,041	0	136,585	1,055	0	3		
	Institutions					12,445	27	13,361	3,700	8	3		
	Corporates					241,462	7,335	230,123	86,306	2,042	2,300		
	Corporates - Of Which: Specialised Lending					25,369	457	24,123	4,968	127	177		
	Corporates - Of Which: SME					76,881	2,712	76,468	21,464	762	762		
	Retail					251,905	1,732	244,627	30,503	1,124	1,099		
	Retail - Secured on real estate property					238,242	960	233,217	31,201	851	856		
	Retail - Secured on real estate property - Of Which: SME					19,061	351	18,678	4,978	121	303		
	Retail - Secured on real estate property - Of Which: non-SME					190,381	609	184,289	16,523	730	102		
	Retail - Qualifying Revolving					0	0	0	0	0	0		
	Retail - Other Retail					33,663	772	31,441	9,002	270	694		
	Retail - Other Retail - Of Which: SME					29,956	707	27,058	2,516	226	641		
Retail - Other Retail - Of Which: non-SME					4,107	65	4,425	1,491	45	52			
Equity					4,052	0	4,052	11,618					
Other non credit-obligation assets													
IRB Total ³												142,483	

(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 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions				
(in EUR, %)													
NETHERLANDS	Central banks and central governments					107,140	0	107,294	78	0	0		
	Institutions					9,140	2	9,156	750	1	1		
	Corporates					103,398	4,378	96,476	37,823	1,176	1,368		
	Corporates - Of Which: Specialised Lending					20,822	412	20,208	5,411	119	169		
	Corporates - Of Which: SME					40,611	2,080	40,321	11,674	723	603		
	Retail					227,538	1,203	223,234	24,613	943	948		
	Retail - Secured on real estate property					212,174	944	212,165	33,287	822	399		
	Retail - Secured on real estate property - Of Which: SME					15,016	349	15,613	4,965	119	301		
	Retail - Secured on real estate property - Of Which: non-SME					196,158	595	193,518	16,311	702	98		
	Retail - Qualifying Revolving					0	0	0	0	0	0		
	Retail - Other Retail					15,364	259	15,084	3,316	122	449		
	Retail - Other Retail - Of Which: SME					7,412	207	6,914	2,119	81	462		
Retail - Other Retail - Of Which: non-SME					2,952	52	3,370	1,197	41	47			
Equity					2,766	0	2,766	7,027					
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions				
(in EUR, %)													
UNITED STATES	Central banks and central governments					12,382	0	12,384	3	0	0		
	Institutions					1,099	0	1,091	484	1	1		
	Corporates					42,770	828	40,465	15,065	242	193		
	Corporates - Of Which: Specialised Lending					1,350	18	1,278	676	6	4		
	Corporates - Of Which: SME					10,811	47	10,626	3,533	14	43		
	Retail					9,470	185	8,636	2,301	52	70		
	Retail - Secured on real estate property					32	0	32	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					32	0	32	0	0	0		
	Retail - Qualifying Revolving					0	0	0	0	0	0		
	Retail - Other Retail					9,438	185	8,605	2,297	52	70		
	Retail - Other Retail - Of Which: SME					15,364	259	15,084	3,316	122	449		
Retail - Other Retail - Of Which: non-SME					7,412	207	6,914	2,119	81	462			
Equity					715	0	715	1,925	0	0			
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions				
(in EUR, %)													
AUSTRALIA	Central banks and central governments					2,425	0	2,445	67	0	0		
	Institutions					291	0	409	65	0	0		
	Corporates					22,081	183	23,944	4,290	62	41		
	Corporates - Of Which: Specialised Lending					26	0	26	14	0	0		
	Corporates - Of Which: SME					14,037	3	16,186	3,106	1	14		
	Retail					1,164	14	1,088	383	4	6		
	Retail - Secured on real estate property					6	0	6	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					6	0	6	1	0	0		
	Retail - Qualifying Revolving					0	0	0	0	0	0		
	Retail - Other Retail					1,159	14	1,082	381	4	6		
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME					1,159	14	1,082	381	4	6			
Equity					19	0	19	36	0	0			
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions				
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments					4,023	0	4,019	0	0	0		
	Institutions					87	0	79	31	0	0		
	Corporates					11,786	286	10,204	4,636	93	81		
	Corporates - Of Which: Specialised Lending					520	0	207	108	0	0		
	Corporates - Of Which: SME					306	15	282	74	5	3		
	Retail					1,492	32	1,409	275	9	12		
	Retail - Secured on real estate property					47	0	47	11	0	0		
	Retail - Secured on real estate property - Of Which: SME					1	0	1	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME					46	0	45	11	0	0		
	Retail - Qualifying Revolving					0	0	0	0	0	0		
	Retail - Other Retail					1,445	32	1,362	264	9	12		
	Retail - Other Retail - Of Which: SME					1,444	32	1,362	263	9	11		
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0			
Equity					7	0	7	11	0	0			
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
NEW ZEALAND	Central banks and central governments				632	0	641	0	0
	Institutions				115	25	118	19	7
	Corporates				9,494	179	30,401	1,807	17
		Corporates - Of Which: Specialised Lending			84	0	47	18	0
		Corporates - Of Which: SME			15,949	0	8,968	1,548	0
		Corporates - Of Which: SME			3	0	3	0	0
	Retail				3	0	3	0	0
		Retail - Secured on real estate property			0	0	0	0	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			0	0	0	0	0
		Retail - Qualifying Revolving			0	0	0	0	0
		Retail - Other Retail			0	0	0	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				0	0	0	0	0
	Other non credit-obligation assets				0	0	0	0	0
	IRB Total				632	25	641	19	17

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	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				255	0	255	360	0
	Institutions				72	0	29	49	0
	Corporates				4,145	297	4,597	2,455	86
		Corporates - Of Which: Specialised Lending			0	0	0	0	0
		Corporates - Of Which: SME			176	4	179	156	1
	Retail				1,251	18	1,049	344	6
		Retail - Secured on real estate property			2	0	2	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			0	0	0	0	0
		Retail - Qualifying Revolving			0	0	0	0	0
		Retail - Other Retail			1,049	18	1,047	344	6
		Retail - Other Retail - Of Which: SME			1,049	18	1,047	344	6
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	
	Equity				63	0	63	159	0
	Other non credit-obligation assets				0	0	0	0	0
	IRB Total				63	0	63	159	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).

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments				1,232	0	1,235	0	0
	Institutions				655	0	679	103	0
	Corporates				4,540	13	4,119	1,462	4
		Corporates - Of Which: Specialised Lending			283	0	295	49	0
		Corporates - Of Which: SME			429	9	392	108	3
	Retail				2,544	55	2,461	541	22
		Retail - Secured on real estate property			191	3	190	31	6
		Retail - Secured on real estate property - Of Which: SME			6	0	6	1	0
		Retail - Secured on real estate property - Of Which: non-SME			185	3	184	32	6
		Retail - Qualifying Revolving			0	0	0	0	0
		Retail - Other Retail			2,460	53	2,271	507	16
		Retail - Other Retail - Of Which: SME			2,449	53	2,270	507	16
	Retail - Other Retail - Of Which: non-SME			1	0	1	0	0	
	Equity				11	0	11	27	0
	Other non credit-obligation assets				0	0	0	0	0
	IRB Total				11	0	11	27	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).

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
CANADA	Central banks and central governments				226	0	303	0	0
	Institutions				466	0	481	173	0
	Corporates				4,486	48	4,373	1,460	17
		Corporates - Of Which: Specialised Lending			145	6	146	55	2
		Corporates - Of Which: SME			271	0	263	64	1
	Retail				1,576	12	1,416	296	3
		Retail - Secured on real estate property			5	0	5	1	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			5	0	5	1	0
		Retail - Qualifying Revolving			0	0	0	0	0
		Retail - Other Retail			1,571	12	1,411	295	3
		Retail - Other Retail - Of Which: SME			1,565	12	1,405	295	3
	Retail - Other Retail - Of Which: non-SME			6	0	6	0	0	
	Equity				77	0	77	147	0
	Other non credit-obligation assets				0	0	0	0	0
	IRB Total				77	0	77	147	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).

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments				252	0	252	0	0
	Institutions				189	0	238	41	0
	Corporates				4,617	26	3,949	1,289	6
		Corporates - Of Which: Specialised Lending			13	0	13	1	0
		Corporates - Of Which: SME			4	0	4	1	0
	Retail				28	0	28	4	0
		Retail - Secured on real estate property			28	0	28	4	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			26	0	26	4	0
		Retail - Qualifying Revolving			0	0	0	0	0
		Retail - Other Retail			0	0	0	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				0	0	0	0	0
	IRB Total				3	0	3	11	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).

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments				1,217	0	1,217	0	0
	Institutions				400	0	387	166	0
	Corporates				4,230	193	3,969	2,239	62
		Corporates - Of Which: Specialised Lending			224	0	115	55	0
		Corporates - Of Which: SME			178	0	170	41	0
	Retail				2,678	73	1,791	1,791	20
		Retail - Secured on real estate property			24	1	24	1	0
		Retail - Secured on real estate property - Of Which: SME			3	1	3	1	0
		Retail - Secured on real estate property - Of Which: non-SME			21	0	21	0	0
		Retail - Qualifying Revolving			0	0	0	0	0
		Retail - Other Retail			2,654	72	1,766	397	20
		Retail - Other Retail - Of Which: SME			0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	
	Equity				35	0	35	110	0
	Other non credit-obligation assets				0	0	0	0	0
	IRB Total				35	0	35	110	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).

		IRB Approach									
		As of 31/03/2022				As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	(in EUR, %)										
	Central banks and central governments					161,394	208	162,174	1,236	44	2
	Institutions					13,026	0	8,964	1,695	0	0
	Corporates					253,381	7,317	242,338	87,616	1,989	2,107
	Corporates - Of Which: Specialised Lending					25,781	419	24,360	4,850	132	155
	Corporates - Of Which: SME					77,163	2,408	79,812	22,129	689	731
	Retail					255,238	1,683	246,538	30,246	1,618	1,187
	Retail - Secured on real estate property					230,819	908	214,363	21,095	847	277
	Retail - Secured on real estate property - Of Which: SME					18,537	236	18,369	4,851	104	162
	Retail - Secured on real estate property - Of Which: non-SME					202,281	672	196,024	16,244	742	115
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					34,400	775	32,133	9,152	321	859
	Retail - Other Retail - Of Which: SME					30,294	699	27,889	7,689	272	864
Retail - Other Retail - Of Which: non-SME					4,126	76	4,444	1,463	48	65	
Equity					3,655	0	3,655	0	0	0	
Other non credit-obligation assets											
IRB Total³											144,443

(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.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end of last quarter.

		IRB Approach									
		As of 31/03/2022				As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	(in EUR, %)										
	Central banks and central governments					118,077	0	118,220	95	0	0
	Institutions					8,202	0	4,021	549	0	0
	Corporates					104,897	3,952	96,666	38,162	1,065	1,217
	Corporates - Of Which: Specialised Lending					21,294	377	20,901	3,179	110	115
	Corporates - Of Which: SME					41,722	3,273	41,304	14,221	643	667
	Retail					229,830	1,099	222,855	24,076	926	567
	Retail - Secured on real estate property					219,786	892	213,266	20,509	856	270
	Retail - Secured on real estate property - Of Which: SME					16,496	234	18,128	4,838	103	160
	Retail - Secured on real estate property - Of Which: non-SME					201,289	657	195,238	16,070	713	109
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					9,844	207	9,591	3,168	110	297
	Retail - Other Retail - Of Which: SME					7,074	162	6,586	2,046	75	260
Retail - Other Retail - Of Which: non-SME					2,770	45	3,008	1,119	35	37	
Equity					2,637	0	2,637	6,714	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 31/03/2022				As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	(in EUR, %)										
	Central banks and central governments					25,381	0	25,396	0	0	0
	Institutions					1,155	0	1,179	481	0	0
	Corporates					47,389	1,004	46,099	16,375	272	155
	Corporates - Of Which: Specialised Lending					1,353	15	1,273	800	5	2
	Corporates - Of Which: SME					10,357	162	10,357	3,480	18	44
	Retail					10,276	249	9,394	2,469	92	81
	Retail - Secured on real estate property					31	0	31	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					31	0	31	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					10,245	249	9,363	2,466	92	81
	Retail - Other Retail - Of Which: SME					8,900	207	8,038	2,125	80	74
Retail - Other Retail - Of Which: non-SME					1,345	39	1,325	341	12	8	
Equity					625	0	625	1,617	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 31/03/2022				As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRALIA	(in EUR, %)										
	Central banks and central governments					1,939	0	1,954	63	0	0
	Institutions					564	0	596	300	0	0
	Corporates					22,661	180	24,991	4,119	62	43
	Corporates - Of Which: Specialised Lending					27	27	27	9	0	13
	Corporates - Of Which: SME					14,314	2	16,552	2,112	1	7
	Retail					1,260	17	1,179	418	7	7
	Retail - Secured on real estate property					7	0	7	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					7	0	7	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,253	17	1,172	417	7	7
	Retail - Other Retail - Of Which: SME					1,253	17	1,172	417	7	7
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					21	0	21	40	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 31/03/2022				As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	(in EUR, %)										
	Central banks and central governments					2,772	0	3,821	0	0	0
	Institutions					10,411	225	9,840	4,402	71	57
	Corporates					599	0	375	124	0	0
	Corporates - Of Which: Specialised Lending					270	9	252	71	3	3
	Corporates - Of Which: SME					1,465	24	1,287	263	0	15
	Retail					44	0	43	8	0	0
	Retail - Secured on real estate property					2	0	2	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					2	0	2	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,421	24	1,344	253	9	15
	Retail - Other Retail - Of Which: SME					1,421	24	1,344	253	9	15
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					8	0	8	15	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 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
(min EPR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NEW ZEALAND	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
Equity											
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 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
(min EPR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BRAZIL	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
Equity											
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 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
(min EPR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
Equity											
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 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
(min EPR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
Equity											
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 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
(min EPR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
Equity											
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 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
(min EPR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
Equity											
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).

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 31/12/2021

		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		12	12	0	0	0	12	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		29	29	0	0	0	29	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		173	173	0	0	0	173	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		215	215	0	0	0	215	0	0	0	0	0	0	48	0	0	27
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		109	109	0	0	0	107	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		54	54	0	0	0	54	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		52	52	0	0	0	52	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		155	155	0	0	0	155	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		371	370	0	0	107	264	0	0	0	0	0	0	55	0	0	117

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

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

Regions:

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

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

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

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

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

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

(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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 30/06/2022

(min EUR)		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Risk weighted exposure amount																	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		84	84	0	0	0	0	84	0	0	0	0	0	0	0	0	0
		122	122	0	0	0	0	122	0	0	0	0	0	0	0	0	33
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		216	216	0	0	0	0	216	0	0	0	0	0	0	33	0	25
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		51	51	0	0	0	50	1	0	0	0	0	0	0	0	0	0
		41	41	0	0	0	0	41	0	0	0	0	0	0	0	0	0
		9	9	0	0	0	0	9	0	0	0	0	0	0	0	0	0
		67	66	0	0	0	0	66	0	0	0	0	0	0	2	0	0
		136	136	0	0	0	0	136	0	0	0	0	0	0	32	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		304	303	0	0	50	254	0	0	0	0	0	0	35	0	0	89

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). Irrespective of the denomination and/or accounting classification of the positions

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

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

Regions:

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

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

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

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

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

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

(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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
 Performing and non-performing exposures
 Cooperatieve Rabobank U.A.

	As of 31/03/2022							As of 30/06/2022							
	Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			
	Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3					
Cash balances at central banks and other demand deposits															
Debt securities (including at amortised cost and fair value)															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
Loans and advances (including at amortised cost and fair value)															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
of which: small and medium-sized enterprises															
of which: Loans collateralised by commercial immovable property															
Households															
of which: Loans collateralised by residential immovable property															
of which: Credit for consumption															
DEBT INSTRUMENTS other than HFT															
OFF-BALANCE SHEET EXPOSURES															

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
 (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 the sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (template F 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

(min EUR)	As of 30/09/2021				As of 31/12/2021					
	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 ²		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 ²		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	Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
Cash balances at central banks and other demand deposits					0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)					0	0	0	0	0	0
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)					11,216	5,228	1,043	984	8,264	2,997
Central banks					0	0	0	0	0	0
General governments					25	0	0	0	25	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					259	188	16	14	57	35
Non-financial corporations					8,136	4,445	978	932	5,476	2,415
of which: small and medium-sized enterprises					4,298	1,954	272	246	3,818	1,272
Households					2,796	595	49	37	2,706	547
DEBT INSTRUMENTS other than HFT					11,216	5,228	1,043	984	8,264	2,997
Loan commitments given					693	203	5	4	208	17
QUALITY OF FORBEARANCE²										
Loans and advances that have been forborne more than twice ³					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³					0					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

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 10 and 11 of Regulation (EU) 2021/451- 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.

³⁾ The information 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

	As of 31/03/2022				As of 30/06/2022				
	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 ²	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 ²	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 non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures			
(mln EUR)									
Cash balances at central banks and other demand deposits					0	0	0	0	0
Debt securities (including at amortised cost and fair value)					3	3	2	2	0
Central banks					0	0	0	0	
General governments					0	0	0	0	
Credit institutions					0	0	0	0	
Other financial corporations					0	0	0	0	
Non-financial corporations					3	3	2	2	
Loans and advances (including at amortised cost and fair value)					9,192	4,549	969	929	6,694
Central banks					0	0	0	0	0
General governments					24	0	0	0	24
Credit institutions					0	0	0	0	0
Other financial corporations					139	93	15	14	42
Non-financial corporations					6,676	3,934	905	874	4,358
of which: small and medium-sized enterprises					3,494	1,713	275	250	3,008
Households					2,354	521	49	40	2,271
DEBT INSTRUMENTS other than HFT					9,195	4,551	971	930	6,694
Loan commitments given					670	144	10	9	326
QUALITY OF FORBEARANCE²									
Loans and advances that have been forborne more than twice ³					0				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³					0				

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Coöperatieve Rabobank U.A.

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing						67,614	2,888	2,880	67,573	577	0								71,727	2,365	2,355	71,686	744	0
B Mining and quarrying						1,364	18	18	1,364	7	0								1,413	16	16	1,413	16	0
C Manufacturing						31,983	1,357	1,352	31,943	963	0								37,024	1,300	1,287	36,984	850	0
D Electricity, gas, steam and air conditioning supply						5,177	32	30	5,175	20	0								5,441	56	54	5,439	35	0
E Water supply						611	11	11	611	9	0								747	25	25	747	8	0
F Construction						6,303	436	434	6,303	236	0								6,719	413	408	6,719	234	0
G Wholesale and retail trade						35,945	818	813	34,940	411	0								38,840	1,165	1,151	38,788	461	0
H Transport and storage						6,848	532	532	6,847	150	0								7,001	480	472	7,001	151	0
I Accommodation and food service activities						4,677	194	194	4,677	86	0								4,797	143	130	4,796	81	0
J Information and communication						2,165	35	35	2,165	45	0								2,471	33	33	2,471	48	0
K Financial and insurance activities						1,641	131	135	1,641	44	0								1,330	45	41	1,330	30	0
L Real estate activities						17,215	359	336	17,215	157	0								18,676	353	328	18,676	86	0
M Professional, scientific and technical activities						3,909	128	128	3,909	95	0								5,505	122	118	5,505	74	0
N Administrative and support service activities						4,592	173	172	4,592	118	0								5,239	190	189	5,239	96	0
O Public administration and defence, compulsory social security						0	0	0	0	0	0								0	0	0	0	0	0
P Education						693	13	13	693	12	0								727	12	11	727	9	0
Q Human health services and social work activities						6,223	80	79	6,223	56	0								6,688	87	85	6,440	50	0
R Arts, entertainment and recreation						1,353	130	130	1,353	56	0								1,330	102	102	1,330	38	0
S Other services						4,191	169	148	3,257	77	0								2,220	85	85	2,103	59	0
Loans and advances						201,605	7,494	7,419	200,983	3,110	0								217,904	6,995	6,891	217,404	3,076	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.