

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

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

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



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		38,372		40,422	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		38,356		40,414	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		43,247		45,297	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		43,231		45,288	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		50,830		51,992	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		50,814		51,984	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		240,376		242,274	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		240,360		242,266	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		15.96%		16.68%	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		15.96%		16.68%	(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		17.99%		18.70%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		17.99%		18.69%	(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		21.15%		21.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		21.14%		21.46%	(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		655,276		663,180	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		6.60%		6.83%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		43,247		45,297	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition		43,231		45,288	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		655,276		663,180	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		655,260		663,172	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		6.60%		6.83%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		6.60%		6.83%	[A.2]/[B.2]	



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			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	A3 01 30/03/2022	50.830	A3 G1 32/03/2023	51,992	C 01.00 (10010.c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		38,372		40,422	C 01 00 (1000) (1010)	Article SO of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		7,800		7,800	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings						
				34,093		35,987	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3 A.1.4	Accumulated other comprehensive income		-1,066 0		-992 0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR Articles 4(117) and 26(1) point (e) of CRR
		Other Reserves						
	A.1.5	Funds for general banking risk		0		0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-164		-170	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CQR.
	A.1.8	(-) Intangible assets (including Goodwill)		-534		-537	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 		-223		-190	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-379		-489	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-13		-14	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (r0440,c0010)	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		-13		-10	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 80 to 91 of GRV, Articles 36(1) point (k) (i), 248(1) point (ii) and 258 of GRV, Articles 36(1) point (ii) (iii) and 379(3) of GRV, Articles 36(1) point (i) (iii) and 379(3) of GRV, Articles 36(1) point (i) (iv) and 155(4) of GRV.
	A.1.14.1	Of which: from securitisation positions (-)		-13		-10	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 		0		0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold		0		0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-224		-123	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls		0		0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges		0		0	C 01.00 (r0515,c0010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-649		-579	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		-272		-270	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments		16		9	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1			0		0	C 01 00 60220 c00100	- Antirioc 489/11 to (7) and 498 to 497 of CBB
		Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (10240,c0010)	Anticles 409 and 480 of CRR. Anticles 479 and 480 of CRR.
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)						
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		16		9	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,875		4,875	C 01.00 (r0530,c0010) C 01.00 (r0540,c0010) + C 01.00	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		4,875		4,875	(r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		43,247		45,297	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		7,583		6,695	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		7,583		6,695	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (r0916,c0010) + C 01.00 (r0900,c0010) + C 01.0	
	A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT		240,376		242,274	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included		16		9	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		15.96%		16.68%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)		17.99%		18.70%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)		21.15%		21.46%	CA3 (5)	
CET1 Capital	D.3	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		38,356		40,414	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	-						A.4.3.01.011	
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		15.96%		16.68%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		16		9	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		16		9	C 05.01 (r0440,c0040)	
		sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re-	nulations point of slaw at the re-		annual to this automorphism			

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹		183,924		184,905	C02.00 (n0440, c0010) - (C07.00 (n0990, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c0280, s001) + C 08.01 (n0400, c0280, s001) + C 08.01 (n0400, c0280, s002) + C 08.01
Of which the standardised approach		16,287		17,507	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		1,049		1,747	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		144,640		143,260	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		8,722		9,259	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²		3,686		3,992	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct260, s001) + C 08.01 (r0050, ct260, s001) + C 08.01 (r0040, ct260, s002) + C 08.01 (r0050, ct260, s002) + C 08.01 (r0040, ct260, s002) + C 08.01 (r0050, ct260, s002) + C 08.00 (r0460, ct260, s002) +
Credit valuation adjustment - CVA		1,101		1,146	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		2,305		2,340	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)		4,006		4,095	C 02.00 (r0520, c0010)
Of which the standardised approach		751		636	C 02.00 (r0530, c0010)
Of which IMA		3,255		3,458	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00 (6010, c0601)*12.5+C 20.00 (6010, c0+50)*12.5+MAX(C 24.00(6010, c0090),C 24.00(6010, c0100),C 24.00(6010, c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		28,165		28,704	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		28,165		28,704	C 02.00 (r0620, c0010)
Other risk exposure amounts		17,190		17,093	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		240,376		242,274	

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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L Coöperatieve Rabobank U.A.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income		16,175		12,354
Of which debt securities income		216		235
Of which loans and advances income		13,822		9,157
Interest expenses		7,028		6,590
(Of which deposits expenses)		2,559		3,079
(Of which debt securities issued expenses)		2,930		2,363
(Expenses on share capital repayable on demand)		0		0
Dividend income		39		20
Net Fee and commission income		2,106		1,007
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		-148		19
Gains or (-) losses on financial assets and liabilities held for trading, net		-473		358
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		426		43
Gains or (-) losses from hedge accounting, net		246		-13
Exchange differences [gain or (-) loss], net		-88		59
Net other operating income /(expenses)		725		293
TOTAL OPERATING INCOME, NET		11,981		7,550
(Administrative expenses)		6,713		3,510
(Cash contributions to resolution funds and deposit quarantee schemes)		511		326
(Depreciation)		347		174
Modification gains or (-) losses, net		2		43
(Provisions or (-) reversal of provisions)		122		-77
(Payment commitments to resolution funds and deposit quarantee schemes)		0		0
(Commitments and guarantees given)		23		4
(Other provisions)		99		-81
Of which pending legal issues and tax litigation ¹		-9		0
Of which restructuring ¹		-62		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)		322		336
(Financial assets at fair value through other comprehensive income)		0		1
(Financial assets at amortised cost)		322		335
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		147		18
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		115		93
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		-17		1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		3,919		3,401
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		2,786		2,528
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		2,786		2,528
Of which attributable to owners of the parent		2,710		2,481

U 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31	/03/2023			As of 30	/06/2023		
		Fa	ir value hierar	chy		Fa	ir value hierard	:hy		Fa	ir value hierar	chy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					130,487								117,754				IAS 1.54 (i)
Financial assets held for trading					29,012	2,382	26,098	533					26,943	2,960	23,410	573	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					2,302	0	341	1,961					2,368	0	332	2,036	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					11,495	9,472	1,853	171					12,171	10,441	1,587	143	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					452,211								467,537				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					595	0	595	0					573	0	573	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					-13,136								-12,184				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					15,546								15,041				
TOTAL ASSETS					628,513								630,203				IAS 1.9(a), IG 6

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

(min	EUR)	As of 30/09/2022								/12/2022			As of 31/03/2023						As of 30/06/2023							
		Gross carry	ing amount ⁽²⁾		Accum	ulated impairr	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accum	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities							11,326	0	0	-2	0	0							12,031	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							1	0	0	0	0	0							0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							178	0	3	0	0	-2							135	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							407,486	38,946	8,458	-394	-717	-1,749							423,022	37,995	9,344	-413	-601	-1,946	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading		21,134		18,192	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		2,599		2,564	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		553,501		557,465	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		607		847	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-2,697		-2,528	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		1,048		792	IAS 37.10; IAS 1.54(I)
Tax liabilities		525		311	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		5,438		4,173	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		582,155		581,817	IAS 1.9(b);IG 6
TOTAL EQUITY		46,358		48,386	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		628,513		630,203	IAS 1.IG6

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



Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabili	ties by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives			20,198		16,642	IFRS 9.BA.7(a); CRR Annex II
Charle manifelana	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities		1,543		2,397	Annex V.Part 1.31
	Central banks		28,364		29,577	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		2,693		1,522	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		5,819		5,437	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,551		1,841	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		16,099		19,637	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits		870		1,364	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations		53,019		50,488	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		20,434		19,097	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		127,885		124,176	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		75,254		63,777	ECB/2013/33 Annex 2.Part 2.9.1
	Households		197,635		201,724	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		38,834		37,013	Annex V.Part 1.42(f), 44(c)
Debt securities issued			126,894		128,638	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued		10,096		10,081	Annex V.Part 1.37
Other financial liabilities			386		352	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES			577,842		579,068	



2023 EU-wide Transparency Exercise Market Risk

								Соор	eratieve ka	DODAIK U.A												
	SA					1	M									IM						
			VaR (Memorani	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	TION RISK ALL PRICE RISKS CAPITAL CI		AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	2/2022					
Traded Debt Instruments		0											75	14	145	55						
Of which: General risk Of which: Specific risk		0											0	0	0	0						
Equities		ő											ő	ő	ő	ő						
Of which: General risk Of which: Specific risk		0											0	0	0	0						
Foreign exchange risk		Ü											2	1	8	2						
Commodities risk		751											6	1	5	2						
Total		751											74	14	139	50	45	47	0	0	0	3,255
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023					
Traded Debt Instruments		0											129	44	104	42						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk Of which: Specific risk		1											0	0	I 0	0						
Foreign exchange risk		Ö											5	2	6	3						
Commodities risk		636											17	5	15	4						
Total		636											124	41	93	36	59	58	0	0	0	3,458

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



				Standardised A	pproach					
		As of 30/09/2022 As of 31/12/2022								
(min Filit NA)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
Control governments or control banks and an advantage of the control banks and control of the control banks and control of the					1,195 0 0 0 3,801 17,536 4,661 4,469 2,728 17,27 595 97 9 0 0 0 15	1,375 0 0 0 0 3,361 10,98 4,162 2,523 1,173 381 305 99 0 0 0 0 1,652 1,073 1,0	1,798 0 0 0 0 1,099 9,548 1,159 2,889 5,57 141 141 10 0 0 0 1,655	167		
	(X) Original exposure, unlike Exposure val	ue, is reported before taking in	o account any effect due to cre	dit conversion factors or credit r	isk mitigation techniques (e.g. s	bstitution effects).				

**Good or common units focusor wide, a second lafter take in the course of more and the course of th

					Standardised A	pproach			
			As of 30/09/	/2022			As of 31;	12/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Resis Public Action of the Pub	white governments or central banks decided excurrenters for calcularity for different processing and any of the contract of th					759 0 0 0 0 179 1,991 1,992 1,092 902 902 907 97 99 0 0 0 6 15	948 0 0 135 1,465 1,560 150 206 207 0 0 0	0 0 0 72 1,331 542	

Obtainal exposure, untiles Exposure value, in recordad before takins into account any effect due to credit convenion factors or credit nik relatation techniques (s.c. substitution effects).

(2) Total value adjustments and proviouss per country of counterparty excludes those for securitation exposures but includes general credit nik adjustments.

		(2) rotal vasual explorateros and provisions per country or countrypany excusas social for securitations exposures out miscoss general orient materials.									
Regional governments or Public sector entities Multilateral Development International Organisatio Institutions					Standardised A	proach					
Regional governments or Public sector entities Multilateral Development International Organisatio Institutions			As of 30/09	/2022			As of 31	/12/2022			
Regional governments or Public sector entities Multilateral Development International Organisatio Institutions		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
of which: SME Exosures in default Items associated with oa Covered bonds Claims on institutions ans	Conditionment Banks of Consideration SSE SSE SSE SSE SSE SSE SSE S					220 0 0 0 0 0 0 0 4,174 20 28 99 0 0 0 0 0	220 0 0 0 0 841 781 19 433 28 9 0 0 0 0 0	15 324			

⁽¹⁾ Onland excess. urble Excess value is recorded before taking into account any effect due to codit commission factors or could risk initiation techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general cools risk adjustments.

		(v) the rate algorithm and protects per contribute according to the contribute accordi								
	Standardised Approach									
		As of 30/09	2022			As of 31/	As of 31/12/2022			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²		
Control accurrences or control shanks Residual documents or bod al arthriftes Residual documents and the shanks Residual social soci					11 0 0 0 0 38 596 756 150 66 523 0 0 0 0 0	111 0 0 0 0 38 457 75 143 66 405 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Recional comments or local authorities Andre centre ordine Andre centre ordine International Oranizations Inter	Control constrained or Control Santo Resistant oversements or local statistical Resistant oversements or local statistical Resistant oversements Demonstrated Dem	Conjust Exposers* Control overwheelts or centre is after \$1.5 (a.). Recional coverments or centre is after \$1.5 (a.). Recional coverments or local anthrollies Recional coverments or local anthrollies Recional coverments or local anthrollies Exposers of the control coverments or local anthrollies Extending Control Extending Coverments Extendi	Control enversements or centre is a few (1.5 m.) Control enversements or centre is a few (1.5 m.) Revised enversements or centre is a few (1.5 m.) Revised (1.5 m.) Revise	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providence of the control of the	Control enveroments or centrol busing \$2.5 m.) Control enveroments or centrol busing \$2.5 m.) Control enveroments or centrol busing \$2.5 m.) Relicional conventments or local anthrollins Control of the control	Original Exposure * Exposure Value* Exposure Value* Exposure Value* Point Exposure * Expo	Original Exposure** Control amore recentation for COL (3) Control amore recentation for COL (3) Recine all Exposure Values* Recine all Exposure Values* Recine all Exposure Values* Recine all COL (3) Recine all Exposure Values* Recine all COL (3) Recine all Exposure Values* Recine all COL (3) Re		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.								
					Standardised A	pproach				
			As of 30/09	/2022			As of 31	12/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
UNITED KINGDOM	Security Company of the Company of t					13 0 0 0 0 226 593 68 68 0 0 0 0 0 0	13 0 0 0 0 226 308 59 68 68 0 0 0	4 0 0 0 100 205 47 44 44 44 0 0 0	10	
	Standardised Total ²								11	

Dictional exposure, untilse Discourse value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (e.c. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit nik adjustments.



Standardised Agreement Standardised Agreem												
Chighed Expected* Expected Value* Talk expected amount Fig. 5. September 1 and 1 processed amount Fig. 6.						Standardised Ap	proach					
Compare Expenses Value for Expen				As of 30/09	2022			As of 31;	12/2022			
Combination of control basis Combination		41.00	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Obvious amounts will be Principle within Frontiers value in reported hadron taken its reported had no result required frontiers or most tide militarion techniques (a.m. substitution afforts).	BRAZIL	Central operationests or central sharin's explored operationest or boal arthrifties sharing the second operation of the second operations of the second operations in the second operations in the second operations in the second operation of the second operation of the second operation of the second operation operati					4,304 2,107 0 0 0 239 0 0 0 0	2,094 0 0 0 0 0 0 136 0 0 0 0	3,741 1,693 0 0 0	91		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitalistic exposures but includes general credit risk adjustments.								
					Standardised Ap	proach				
			As of 30/09	2022			As of 31;	12/2022		
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Recipion Public Mutility Public Mutility Public Mutility Public Mutility Public	orates and: DMC and: DMC and: DMC and be more transacs on immovemble account's and be more transacs on immovemble account's account to default and accounted with anti-culturin bloth rick and looked. And of looked account of the wide is \$17 cells' assessment active; investments understanders (CLI)					13 0 0 0 0 0 177 590 8 172 170 0 0 0 0 0 0	13 0 0 0 276 229 81 170 169 0 0 0 0	0 0 0 0 99 212 64 115 114 0 0 0 0	:	

				Standardised Ap	proach			
		As of 30/09/	2022			As of 31;	12/2022	
(mh BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control discoverements or central basins. Residual discoverements or local salicotities Residual discoverements or local salicotities Residual discoverements basins International Desidualities Localities Residualities Localities Residualities Localities Residualities Localities Residualities Localities Localities					0 0 0 1 1 6 24 449 447 203 0 5 0 0 0	0 0 0 0 1 1 44 223 443 455 162 0 0 0 0 0	0 0 0 0 0 0 0 40 19 326 306 80 0 4 0 0 0	1

⁽¹⁾ Chainel excesses, utilise Excesser value, is recorded before takins into account any effect due to credit convenion factors or could rain enhancion tedrelosaes (e.e. substitution effectal).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but includes general credit rais adjustments.

					Standardised Ap	proach			
			As of 30/09	/2022			As of 31;	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Coult is experimental to Control Inch. 9,10 m., 10					4 0 0 0 0 52 911 1 1 3 2 0 0 0 0 0	4 0 0 0 0 40 118 3 2 0 0 0 0 0	4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

					Standardised A	pproach				
			As of 30/09	/2022			As of 31	/12/2022		
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Ex						Value adjustments and provisions ²	
FRANCE	Gen D.R. No. Gen D.R. No. Gen D.R. No. Gen D.R. No. Finding sector entities Finding sector entitle Finding sector entities Finding sector entitle Finding sector					1 0 0 347 558 78 78 0 0 0 0 0	1 0 0 0 0 0 0 250 550 5 78 78 0 0 0 0	0 0 0 0 0 0 59 59 59 59 50 0 0 0		
	Standardised Total ²								1	

		Uniform interests. Union present value, a record or lateral and account are effect on to creat conversion factors or creat rais measures records in a superior effect. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general overt risk adjustments.								
					Standardised Ap	proach				
			As of 30/09	2022			As of 31;	12/2022		
		Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Other Countries	Command Assessment Sea Command					0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

					Standardisc	d Approach					
			As of 31	/03/2023			As of 30,	As of 30/06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min BUR. %) Central governments or central banks					1.363	1.544	2.081			
	Central governments or central banks Regional governments or local authorities					1,363	1,544	2,061			
	Public sector entities					ō	ō	i o			
	Multilateral Development Banks					0	0	0			
	International Organisations					0	0	0			
	Institutions					2,785	2,462	967			
	Corporates					20,502 4,698	11,006 4,442	10,334 3,723			
	of which: SME Retail					4,698	4,44Z 4,516	3,723			
	of which: SMF					3,419	3,211	2,044			
onsolidated data	Secured by mortgages on immovable property					1,752	1,260	558			
	of which: SME					736	543	218			
	Exposures in default					522	342	385			
	Items associated with particularly high risk					105	105	158			
	Covered bonds					0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						0				
	Collective investments undertakings (CLU) Equity					0	0	0			
	Other exposures					9	9	9			
	Standardised Total ²					31,854	21,245	17,514			

		Standardised Approach							
					Standardise	d Approach			
			As of 31	/03/2023			As of 30	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control of					798 0 0 0 0 0 58 2,788 1,254 1,852 660 955 666 36 105 0 0 0	980 0 0 0 55 1,781 1,022 1,599 462 479 27 105	1,687 0 0 0 0 1,650 935 1,058 219 228 186 36 315 0 0 0	
	Standardised Total ²								19

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to orable convenient factors or orable mitigation techniques (e.g. substitution effects).
(2) Yorlal value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					· ·				
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %) Central governments or central banks					214	214	40	
	Regional governments or local authorities					0	0	0	
	Public sector entities Multilateral Development Banks					0		0	
	International Organisations					ő	ŏ	o o	
	Institutions					230	207	137	
	Corporates					5,156	802	798	
	of which: SME					105	96	91	
	Retail of which: SME					777 673	768 673	461 390	
UNITED STATES	Secured by mortgages on immovable property					132	124	62	
	of which: SME					70	64	32	
	Exposures in default					35	34	43	
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)								
	Collective investments undertakings (CEU) Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								

		(2) Total value adjustments a	ind provisions per country of co	unterparty excludes those for se	cuntisation exposures but inclu	des general credit reix adjustme	ints.		
					Standardise	ed Approach			
			As of 31	/03/2023			As of 30,	06/2023	
	(1.88.5)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRALIA	Secured by mentiones on immovable property of which: SE Exposures in default Exposures in default Exposures in default Calmen susceilated with particularly high risk Calmen in mithalitions and corporates with a ST credit assessment Collective investments undertakings (CEU) Equily Other exposures					7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 40 522 81 131 66 395 0 0 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
1	Standardised Total ²								1 6

Original Exposure* Control conversamental or control alentals Control co			.,							
Original Exposure* Displace Exposure Value* Saint exposure amount Value adjustments and Original Exposure* Exposure Value* Eak exposure amount Value adjustments and Provided Provid						Standardise	d Approach			
UNITED KINDOM Real compression of control regions with the control regions of the control				As of 31	/03/2023			As of 30	/06/2023	
Control decommends for central basished 1			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	UNITED KINGDOM	Control of communities or control shaelds Adults action worth or control shaeld Market action worth or control or control Market action worth or control Market action or control Market action Control or control Control or control Of select DEF Advanced or control Of select DEF Advanced or control Of select DEF Advanced or control Advanced or control Advanced or control Market DEF Advanced or control Control Control or control Contro					992	407 62		

(2) Total value appears, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitaristin exposures but includes general credit nik adjustments.

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Coöperatieve Rabobank U.A.								
					Standardisc	d Approach			
			As of 31	/03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BRAZIL	Control operations to control on the St. No. No. No. No. No. No. No. No. No. No					0 0 0 0 0 33 4,360 2,132 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 5 5 4,699 2,124 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 29 3,999 1,728 0 0 0 0 0 0 0	
		(1) Original exposure, unlike E	exposure value, is reported before	re taking into account any effe	ct due to credit conversion facto	s or credit risk mitigation techni	iques (e.g. substitution effects	0.	

		(2) Total Value augustinistis as					-		
					Standardise	d Approach			
			As of 31	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Constitution of the Consti					12 0 0 0 129 1,905 114 127 0 0 2 0 0 0	122 0 0 0 0 127 503 113 175 0 0 0	3 0 0 0 48 479 88 221 220 0 0 0 0	1

					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NEW ZEALAND	Control overcomments or control sealout activation deversorments or board arthritists standard conventions or board arthritists standard conventions included the control of the contr					0 0 0 0 3 3 3 3 3 3 1 3 3 9 1 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 45 410 388 1144 0 0 0 0 0	0 0 0 0 1 1 40 24 303 288 5 6 0 0 0	2

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

					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min BUR, %) Central governments or central banks					5	5	4	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations Institutions					110	97	79	
	Institutions Corporates					838	119	119	
	of which: SME					0.00			
	Retail					4	4	3	
CANADA	of which: SME					2	2	2	
CANADA	Secured by mortgages on immovable property					0	0	0	
	of which: SME Exposures in default					0	0	0	
	Exposures in default Items associated with particularly high risk						0	0	
	Covered bonds					ő	ő	i o	
	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			
	Standardised Total ²								

		As of 31		Standardise	d Approach			
		As of 31						
			/03/2023			As of 30/	06/2023	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments ar provisions ²
ion of a recommendary control beautiful to the No. %) Included oververmentary of a characteristic and a character					3 0 0 0 9 9 630 9 86 0 0 0 0 0	3 0 0 78 99 99 86 86 0 0 0 0	0 0 0 17 17 55 55 0 0 0 0	

Standard found Approach As of \$11 (03) 2023 Section 1 As of \$10 (04) 2023 Original Exposure* (one 6,6%, %) Control conversaments or central banks PAGE case or state PAGE case or st			(2) Total value adjustments as	nd provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	rts.		
Other Countries Other Countries Control discoverage of the section of the secti						Standardisc	ed Approach			
Other Countries Other Countries Other Countries Converse insulation and control bearing the second trainer in the second trainer				As of 31	/03/2023			As of 30,	/06/2023	
Contra conversamenta de contra basis de la contra del contra de la contra del contra de la contra del contr		(1.00.1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Standardised Total ²	Other Countries	Control commences or control subset Sectional commences for both authorities Sectional commences for both authorities Sectional commences for subset of the sectional section for subset of the sectional section for subset of					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 119 0 0 0 0 0 0 0 0 0 0 0 0 0 0	66	

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Coöperatieve Rabobank U.A.

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates							146,989 11,491 254,246	202 0 7.341	148,133 8,022 244,383	1,447 2,926 114.594	42 0 1,720	8 0 1.903
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							26,849 77,611	339 1,977	25,825 80,380	7,918 28,711	100 566	162 740
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME							251,310 217,930 18.105	1,819 1,031 201	244,703 213,520 17,732	30,309 21,586 4.703	1,129 829 113	869 299 138
Consolidated data	Retail - Secured on real estate property - Of Which: non-SM Retail - Qualifying Revolving							199,825 0	830 0	195,788 0	16,884 0	716 0	160 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							33,380 30,283 3.097	788 721 67	31,182 27,762 3.421	8,723 7,802 921	300 286 15	571 518 53
	Equity Other non credit-obligation assets							3,588	0	3,588	8,722 13,227	0	
	IRB Total ²										171,225		

(1) Original exposure, unities Exposure value, is reported before taking nino account any effect due to croed conveniron factors or credit risk mitigation bichrispesi (e.g. a sobitation feltos).
(2) 198 Tatal does not include the Sucratization position unities in the results prior to the 2019 exercise.
(3) 198 Tatal does not include the Sucratization position unities in the results prior to the 2019 exercise.
(3) 198 Tatal continue the Sucrative Annual Sucrative the base base lacked under the following prior continued up to 197% of tatal original exposure or Top 12 countries are added to r

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	ixposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
NETHERLANDS	Control South and Control proverments Compared to Control South So							107,109 7,471 105,535 21,563 40,065 225,478 216,944 18,066 198,878 0 8,534 6,756 1,778 2,377	0 0 4,420 313 1,838 1,191 1,016 200 816 0 175 145 30 0	107,265 3,834 99,136 21,311 39,611 220,864 212,535 17,693 194,842 0 8,329 6,227 2,102 2,377	4,692	0 886 92 519 873 801 113 688 0 72 72 0	0 0 1,048 144 610 555 292 138 154 0 262 221 42 0
	IRB Total												

(5) Orisinal exposure, unifike Exposure value, is reported before takino into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments							21,067	0	21,097	0	0	0
	Institutions							903	0	917	776	0	0
	Corporates							47,298 1.737	1,105	45,234 1,620	24,266 1.849	305	157
	Corporates - Of Which: Specialised Lending								71	1,620	1,849	24	77
	Corporates - Of Which: SME Retail							11,258 10,177	304	9.333	6,327 2.412	113	94
	Retail - Secured on real estate property							31	304	9,333	2,412	113	94
	Retail - Secured on real estate property - Of Which: SME							0	0	0	ñ	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SM							31	0	31	3	ō	ō
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							10,145	304	9,302	2,408	113	94
	Retail - Other Retail - Of Which: SME							8,832	267	7,989	2,078	98	83
	Retail - Other Retail - Of Which: non-SME							1,313	37	1,313	330	15	11
	Equity							655	0	655	1,644	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	******		Of which: defaulted	provisions
AUSTRALIA	Courte lawies and contral powermants. Comparison Compar	ŧ						2,142 555 23,028 25 15,329 1,321 7 0 7 0 1,314 1,314 0	0 0 115 25 1 16 0 0 0 16 16	2,166 580 25,018 26 17,690 1,255 7 0 7 0 1,248 1,248 0	108 178 7,633 8 4,650 453 1 0 1 0 452 452 0 37	0 40 8 1 6 0 0 0 6 6	0 0 39 12 11 7 0 0 0 0 7 7
	IRB Total												

(1) Original emosure, unlike Emosure valua, is reported before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

	-												
				Ar of 1	30/09/2022		IRB Ap	proach		Ac of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Innoces Ret UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SH Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Æ						5,785 0 10,640 733 297 1,403 45 3 41 0 1,359 1,359 0 16	0 0 225 0 14 18 0 0 0 0 18 18	5,933 0 10,001 499 281 1,333 44 3 41 0 1,289 1,289 0	0 0 6,359 450 109 244 8 1 7 0 236 236 0 30	0 0 75 5 7 0 0 0 7 7	0 0 46 0 7 8 0 0 0 0 8 8

(Dicinial emocure, unlike Emocure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of 3	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustme and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments Institutions							407 7	0	407 7	621 30	0	1 0
	Corporates Corporates - Of Which: Specialised Lending							5,195 0	223 0	5,865 0 440	3,760 0 370	61	15 0
	Corporates - Of Which: SME Retail							436 1,413	30	1,411	477	12	34
BRAZII	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM							0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail							0	0	0	0 476	0	0 34
	Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							1,410	30	1,407	476 0	12	34 0
	Equity Other non credit-obligation assets							61	0	61	152	ő	ő
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
GERMANY	Control banks and control governments Distributions Corporates Corporates of Which Sponsional Lending Real all Secured on real estate property of Which SPE Real all Country Republication on the Banks property of Which Inon SP Real of Country Republication Country SPE Real of Which Inon SPE Real Country Real Country SPE Real Count	ige.						440 693 5,405 413 441 2,731 176 5 171 0 2,554 2,554 0	0 0 11 0 7 53 2 0 2 0 50 50	499 709 4,967 337 401 2,546 176 5 170 0 2,371 2,371 0 11	0 141 2,060 156 111 566 29 2 27 0 538 538 538	0 0 3 0 2 24 5 0 5 0 19 0	0 5 0 2 29 1 0 1 0 28 28 0
	IRB Total												

		ı					IRB Ap	proach					
		1		As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)	1	Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions							897 9	0	917 9	2	0	0
	Corporates Corporates - Of Which: Specialised Lending							9,932 82	118 0	10,893 76	3,672 39	39 0	11 0
	Corporates - Of Which: SME Retail							8,415 2	0	9,379 2	2,975	0	0
NEW ZEALAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-5	ove.						0	0	0 2	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity Other non credit-obligation assets							0	0	0	0	-	0

	i						IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
CANADA	Control basis and control agreements Corporates Corpora	E						347 513 4,637 126 334 1,699 5 0 4 0 1,695 1,688 6 32	0 0 35 0 0 17 0 0 0 0 17 17 0	396 530 4,483 1,27 318 1,530 5 0 4 0 1,525 1,519 6 32	0 152 2,093 92 66 313 2 0 2 0 311 310 1 62	0 0 8 0 0 0 0 0 0 6 6 0 0	0 8 0 1 10 0 0 0 10 10
	IRB Total												

							IRB Ap	proach					
				As of :	10/09/2022					As of :	1/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Tenthution Corporates Retail FRANCE Equity								284 124 3,977 251 216 2,176 23 3 20 0 0 2,153 2,153 0 41	0 0 230 0 0 54 0 0 0 54 54 0 0	284 143 3,839 172 207 1,838 23 3 20 0 1,815 1,815	0 94 2,718 150 51 411 3 1 2 0 408 408 0 120	0 0 74 0 0 19 0 0 0 19 19	0 0 127 0 0 34 0 0 0 0 0 0 34 0

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Origina	l Exposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions							6,178 70	0	6,803 70	0 16	0	0
	Corporates Corporates - Of Which: Specialised Lending							136 0	0	140 0	246 0	0	76 0
	Corporates - Of Which: SME Retail							0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMI							0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non Retail - Qualifying Revolving	SME						0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity							0	0	0	0	0	0
	Other non credit-obligation assets												

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

Credit Risk - IRB Approach Coöperatieve Rabobank U.A.

As of 31/03/2023 As of 30/06/2023								IRB Ap	proach					
Consolidated data Cons					As of	31/03/2023					As of 3	0/06/2023		
Consolidated data Cons			Original	Exposure ¹		Risk exposure	amount	adjustments	Original E	xposure ¹		Risk exposur	e amount	adjustments
Institutions		(min EUR, %)			Value*						Value*			
	Consolidated data	Statistics Copposites: Of Which Specialised Lending Copposites: Of Which Specialised Lending Relatal Relatal Secored on real estable property property Of Which, SME Relatal Secored on real estable property of Which, SME Relatal Secored on Relatal Secored Of Which, SME Relatal Secored Relatal Secored Of Which, Imposite Relatal School Relatal Secored Which Imposite Secored Wh							12,592 256,570 27,433 76,231 249,952 216,437 17,462 198,975 0 33,514 30,523 2,992	0 7,099 716 2,345 2,483 1,669 198 1,471 0 814 750	9,101 245,845 26,118 79,150 245,150 213,742 17,099 196,642 0 31,408 28,109 3,299	2,709 113,513 7,690 28,465 31,251 22,306 4,434 17,872 0 8,945 8,060 885 9,259	0 1,850 194 671 1,272 957 134 822 0 315 300	192 651 802 268 95 173 0 534

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
NETHERLANDS	Control banks and control genements Statistics Corporates of Which Specialized Lending Corporates of Which Specialized Lending Retail Secured on real estate property Retail S							96,087 8,301 105,109 21,363 38,465 223,703 215,475 17,426 198,049 0 8,227 6,577 1,650 2,661	0 4,374 458 2,190 1,831 1,656 197 1,459 0 175 146 29 0	96,187 4,805 98,644 21,210 38,140 220,834 212,780 17,064 195,717 0 8,053 6,095 1,958 2,461	244 1,017 40,198 4,065 12,565 24,746 22,136 4,426 17,710 0 2,610 2,610 2,657 552 6,322	0 1,104 128 619 1,015 939 134 804 0 77 77 0	0 0 1,056 165 531 483 263 95 168 0 220 188 32 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 1	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
UNITED STATES	Control banks and control pronomends Districtions Companies of Winhol-Specialized Lending Companies of Winhol-Specialized Lending Companies of Winhol-Specialized Lending Companies of Winhol-Specialized Lending Redail - Special on read scholar properly Redail - Special on read scholar properly Redail - Special on read scholar properly Redail - Country Redail on read control properly of Winhol-special Redail - Country Redail - Country Redail - Country Redail Redail - Country Redail - Country Redail - Country Redail Redail - Country Redail - Country Redail - Country Redail Redail - Country Redail Redail - Country Redail - Country Redail Redail - Country							19,719 986 48,218 1,797 11,278 10,171 33 0 0 10,139 8,804 1,335 697	0 1,007 61 91 324 0 0 0 0 324 288 36 0	19,720 976 46,113 1,746 11,313 9,380 0 32 0 9,348 8,014 1,335 697	0 581 25,878 1,838 6,676 2,474 3 0 3 0 2,471 2,139 332 1,672	0 2566 19 32 120 0 0 0 120 105 14 0	0 0 237 1 81 122 0 0 0 0 122 111 12 0
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	· ·		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
AUSTRALIA	Control banks and control posterments Compared C							1,897 697 22,663 24 15,825 1,411 6 0 6 0 1,405 1,405 0	0 0 169 24 3 17 0 0 0 17 17 0	1,917 715 24,942 24 18,245 1,352 6 0 6 0 1,346 0 1,346 0	30 198 7,705 7 4,887 494 1 0 1 0 493 493 0 35	0 0 54 7 1 6 0 0 0 6 6	0 40 12 5 9 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
UNITED KINGDOM	Contral banks and central governments Institutions Compressor - Of Works Specialized Landing Compressor - Compressor - Of Works Specialized Compressor - Compressor - Of Works Specialized Compressor - Compress							4,046 0 12,404 1,089 256 1,437 42 3 39 0 1,396 0 1,396 0	0 0 153 0 2 16 0 0 0 0 16 16	4,146 0 11,347 660 236 1,372 42 3 9 0 1,331 1,331 0	0 0,687 453 83 251 7 1 7 0 244 244 0	0 0 45 0 1 6 0 0 0 0	0 0 61 0 1 5 0 0 0 0 5 5
	IRB Total												

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
BRAZIL	Central Banks and central provenaments Compared Services of Which: Secretarions Compared Services of Which: Secretarion Lending Compared Services of Which: Services Central Services Retail Securit on real seather properly Retail Securit on real seather properly Retail - Central Securit on real seath properly - Of Which: SHE Retail - Central Securit on real seath properly - Of Which: SHE Retail - Central Securit on real seath properly - Of Which: SHE Retail - Central Central Services Of Which: SHE Retail - Central Security Of Which: SHE Retail - Central Securit							445 7 5,567 0 590 1,719 3 0 3 0 1,716 1,716 0	0 224 0 7 35 0 0 0 0 0 35 35	445 7 5,778 0 588 1,716 3 0 3 0 1,713 1,713 0	576 27 3,669 0 513 594 1 0 1 0 583 583 0	0 0 58 0 3 14 0 0 0 0 14 14 0	2 0 173 0 6 42 0 0 0 0 42 42 42 0 0

	j						IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Zestalia Corpora Germany GERMANY Equalty								809 598 5,399 385 412 2,716 172 5 167 0 2,544 0 11	0 0 13 0 9 53 2 0 2 0 50 0	786 586 4,988 311 369 2,532 171 5 166 0 2,361 2,361 0	3 112 2,115 123 107 570 30 1 29 0 540 540 0	0 0 3 0 2 24 4 0 4 0 19 19 0	0 0 10 0 2 24 1 0 1 0 23 23 0 0

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
	Central banks and central governments							661	0	677	0	0	0
	Institutions							5	0	6	1	45	0
	Corporates - Of Which: Specialised Lending							9,528 92	157	10,423 86	3,761 43	45	9
	Corporates - Of Which: SME							8.001	0	8.916	3.113	0	5
	Retail							1	0	1	0	0	0
	Retail - Secured on real estate property							i	ō	i	0	ō	ō
NEW ZEALAND	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
NEW ZEALAND	Retail - Secured on real estate property - Of Which: non-S	,						1	0	1	0	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Instit Coppo Retail CANADA	Corporate - Of Which: Specialized unding Corporates - Of Which: SPE Retail - Secured no set alreads properly Secured - Secured no set and properly - Of Which: SPE Retail - Secured or resident properly - Of Which: non-OF Retail - Coulting Revolving Retail - Coulting Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-OFE year coulting - SPE -							384 524 5,064 92 433 1,786 6 0 6 0 1,779 1,772 7 36	0 0 31 0 3 28 0 0 0 0 28 28 0	421 526 4,832 92 418 1,614 6 0 0 1,608 1,601 7 36	0 148 2,046 68 87 337 2 0 2 0 335 335 1 68	0 0 7 0 1 10 0 0 0 0 10 10 0	0 0 15 0 1 1 1 0 0 0 0 0 1 1 1 1 0 0

							IRB Ap	proach					
				As of	31/03/2023					As of 1	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
FRANCE	Corrior banks and cobrid governments. Department of the Corporate of Which Specialised Lending Corporate of Which Specialised Lending Corporate of Which Specialised Lending Corporate of Which Specialised Corporate of the Specialised Corporate of Which has Specialised Corporate S							247 285 4,578 396 219 2,177 23 2 21 0 2,154 2,154	0 0 236 0 2 61 0 0 0	247 285 4,313 249 208 1,823 24 2 21 0 1,800 1,800	163 157 2,978 230 55 404 3 1 2 0 401	0 0 70 0 1 21 0 0 0 21	0 264 0 1 31 0 0 0 0
	Retail - Outer Notail - Of Which: non-SME Equity Cher Retail - Of Which: non-SME Equity 188 Total							0 42	0	0 42	0 123	0 0	0

							IRB Ap	proach					
				As of	31/03/2023					As of 1	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions							7,681	0	7,681 44	0	0	0
	Corporates							2	0	2	3		0
	Corporates - Of Which: Specialised Lending							0	ō	ō	0	ō	ō
	Corporates - Of Which: SME							0	0	0	0	0	0
	Retail							0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SNB							0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: nor	S						0	0	0	0	0	0
	Retail - Qualifying Revolving							ō	ō	ō	0	0	ō
	Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity Other non credit-obligation assets							0	0		U	0	0
	TRO Total												



General governments exposures by country of the counterparty

							Coöperatieve Rabobank l	J.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	300 300	0 0	0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((0	0 143 0 0 0 0 0 0	0 3.518 0 0 0 0 0 3,518	0 21 0 0 0 0 0	900 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Belgium	615	0	0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((0	000000000000000000000000000000000000000	0 0 0 0 245 0	0 0 0 0 60 0	0 0 0 0 1,460	0		0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	((((((((((((((((((((0 0 16 0 0 1 0 1	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0
10 - 3M	Estonia													



General governments exposures by country of the counterparty

Coöneratieve Rahohank II A

							Coöperatieve Rabobank I	U.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M [France	111 100	3 26 100 1 1 1 1 0 0 0 0 0 0 1 127	0 0 0 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	1 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
Total [0 - 3M [Germany	66 66 11 10 10 10 10 11 11 11 11	322 7 107 3 13 2 96 1 65 2 199 9 0	322 7 0 49 3 9	0 0 0 0 0	10 4 6 19	0 0 13 7 0 0 0	(((((((((((((((((((0 0 0 50 0 0 0	0 0 0 0 8 8	0 0 0 0 0 200 0 200	0 0 0 0 0	0 0 0 0	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Greece													
0 - 3M 13M - 1Y	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland		0 0 5 5 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	0	0 0 0 0 0	000000000000000000000000000000000000000	
To - 3M	Italy	3 1. 2. 2.	22 0 2 12 0 0 0 0 29 0 0 0 0	22 0 0 0 29 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 12 0 0 0 0	(0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
10 - 3M 13M - 1Y 14M - 1Y 14M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latvia	13	33	31	·		12							



General governments exposures by country of the counterparty

Coöneratieve Rahohank II A

							Coöperatieve Rabobank I	J.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	209	0 0 0 0 0 209 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 209 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	((((((0
[0 - 3M [Maita													
[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Netherlands	463 2343 112 27 26 815 815 245 2,162		408 13 0 1 183 248 120 972	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 166 0 0 0 0	0 18 112 26 42 515 96	29 0 0 0 142 4 3 213	543 10 0 0 7.589 50 212 8,404	0 0 0 0 0 1	55 0 0 0 0 0 12	0 211 1.000 0 0 357 0		420
[0 - 3M [3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y	Poland	10	0 0 10 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	3
130 - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Portugal	0 9 0	0 0 2 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 2 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	
TOY - more	Romania		2		U	U	2	U	U	ŭ	Ü		u	
10Y - more	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

							Cooperatieve Rabobank							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	55 10 0 0 0 0 74	65 0 10 0 0 0	65 0 0 0 0 0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 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	2
[0 - 3M [Sweden	0 27 0 0 0 0	0 0 27 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 27 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [United Kingdom	7 7 11 0 0 0	7 2 2 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 2 11 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4
Total	Iceland													
To - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
Total	Norway	0 14 0 0	0 0 14 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 14 0 0 0			0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia	788 788 163 261 129 255 0 1,367	25 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	788 155 266 127 25 (0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	114
[0 - 3M [Canada	96,4 97,2 1 1 8 8 0	0 347 2 1 1 8	0 0 0 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 347 2 1 1 1 0 0 351			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	114
To - 3M	Hong Kong	359	252				331							



General governments exposures by country of the counterparty

							Coöperatieve Rabobank I	U.A.						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(Hill EOK)													
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	1 290 178 5 1,501 1,666 (6	8 1,501 1,666	0	000000000000000000000000000000000000000	(164 (1,475 1,661 (3,300	178 8 26 5	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		48
[0 - 3M [China	10 0 0 0 0	0 14 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		4
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Switzerland		0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 82 0 0 0 0	0 34.683 0 0 0 0 0 34,683	0 282 0 0 0 0	35.834 0 0 0 0	0 0 0 0 0		
10 - 3M 3M - 1Y 11 - 2Y 12 - 3Y 33 - 5Y 5Y - 10Y 100' - more	Other advanced economies non EEA	133 0 0 22 26	0 138 0 0 26 0 0	0 0 0 0 0	0 0 0	138 ((((((164	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Middle East		0 0 0 0 0	0 0 0 0 0	0	(((((((((((((((((((0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M	Latin America and the Caribbean	318 145 10 0	145 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 (31: 86 ((0 2 59 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0
Total		463	462	0	0	401	61	0	0	0	0	0		672



General governments exposures by country of the counterparty

Coöneratieve Rahohank II A

		<u> </u>					Looperatieve Rabobank	U.A.						
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	20 2 2 5 5 122	0 0 0 7 7 7 7 204 1 1 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 7 22 0 51 124 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 26 0		41
[0 - 3M [Others	3 4 5 13	0 0 30 30 22 2 2 4 4 43 43 133 0 0 5 262	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 24 0 0 0 0 0	0 6 2 43 54 133 0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 2 0 34 0		73

Notes and definitions

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

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

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



General governments exposures by country of the counterparty

							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	465	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0		(((((((((((((((((((0 0 1 0 0 0	0 0 0 0 0 0	0 692 0 0 0 0	0 4 0 0 0 0 0	0 320 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Belgium	900	0	000000000000000000000000000000000000000		905	0 0 1 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 1,378	0 0 0 0 34 0	0 0 0 0 575 0 575	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria		34			353			1,370	5.	3,3	J		70
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 19 0 0 1 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
10 - 3M	Estonia											·		



General governments exposures by country of the counterparty

Coöneratieve Rahohank II A

							Coöperatieve Rabobank I	U.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	13	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 12 0	0 0 0 0 0	11	0		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000	
[0 - 3M [France	5	0 0 3 3 0 0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	0 0 3 3 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0
Total [0 - 3M [Germany	45 66 15 56 6. 42 22 1.333	0 0 2 12 5 5 6 6 2 2 4 3 3 3 6 2 6 2 4 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0 4 4 35 26	0 0 0 0 0	6 27 33.	0 0 12 0 0 0 0		0 0 0 0 25 0 0	0 0 0 0 4 0	0 0 0 0 0 200 0 200	0 0 0 0 0	000000000000000000000000000000000000000	3
Total [0 - 3M	Croatia													
[0 - 3M [[3M - 1Y [f 1Y - 2Y] f 2Y - 3Y [f 3Y - 5Y] [5Y - 10Y [f 10Y - more Total f 0 - 3M [Greece													
0 - 3M	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0	0 0 0 0	0 0 0	0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total Tota	Italy	2:	2 34 0 35 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	94 0 0 0 0 29 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
10 - 3M 10 - 3M 13M - 1Y	Latvia	AU.	65	63	U		3		U		U		U	1



General governments exposures by country of the counterparty

							Coöperatieve Rabobank I	J.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Lithuania													
Total [0 - 3M [13M - 1Y f	Luxembourg	40.	0 0 0 0 0 0 0 0 0 0 0 0 2 402 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(((((((((((((((((((0		0	0 0 0 0	0	0 0 0 0	0	
Total	Malta	100	102	·	·	402	·			v		J		J
Total	Netherlands	53) 16 16 14 29 9 13 13 8 8 5 20 2 2 3 3 3	1 18 145 145 17 236 14 14 14 14 14 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15		0	(0 15 145 13 46 496 96	((((9) 33 133	0 0 0 3.665 50 210	0 0 0 0 9 0	0 6 0 0 1.897 1.915	0 232 1.000 0 0 357 0	0 0 0	377
[0 - 3M [3M - 1Y] [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y]	Poland	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 14 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Portugal			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania						,							
10 - 3M	Slovakia													
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]	Slovenia													



General governments exposures by country of the counterparty

							As of 30/06/2023							
						Dira	ct exposures							
				On balance s	hoot	Dire	ct exposures		Deriva	tivos		Off halas	ice sheet	+
	(mln EUR)			On balance s	neet				Deriva	uves		OII Dalai	ice sneet	+
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total causing amount of		1				1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative illialicial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ried for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [3M - 1Y [1Y - 2Y		25	25	25	0		0	0	0	0	0	0		
1 17 - 27 I 1 27 - 37 I 137 - 57 I	Spain	0	0	0	0		0	0	0	0	0	0	(
Total		0 0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	(
[1Y - 2Y [Sweden	29 2 0	29 2	0 2 0	0	0	29 0	0	0	0	0	0	(
		0	0	0	0	0	0	0	0	0	0	0	(
Total 「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [32 22 0	22 0	22 22 0	0	0	29 0 0	0	0	0	0	0		0
[1Y - 2Y [United Kingdom	1	1	0	0	0	1	0	0	0	0	0	0	
12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total		0 0 41	0 0 41	0 0 41	0		0	0	0	0	0	0	(
Total [0 - 3M [64	64	63	0	O	1	0	0	0	0	0	(0
[0 - 3M [Iceland													
13Y - 5Y I	Iceanu													
Total Tota														
[3M - 1Y [1Y - 2Y 2Y - 3Y														
[1Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y	Liechtenstein													
		0	0	0	0		0	0	0	0	0	0		
Total [0 - 3M [0 16	0 16	0	o o		0 16	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y 1 15Y - 10Y	Norway	0	0	0	0		0	0	0	0	0	0	(
[10Y - more Total [0 - 3M [16 16	16 16	0	0	0	0 16	0	0	0	0	0		0
[0 - 3M [567 268 138 81	567 268 138	0	0	566 266 137	1 2	0	0	0	0	0	(
	Australia	138 81	138 81	0	0	137 76 25	3	0	0	0	0	0	0	
[10Y - more Total		1,079	0 1,079	0	0	1,072	0	0	0	0	0	0		34
[0 - 3M [0 384 3	0	0	0		0 384 3	0	0	0	0	0		
1 2Y - 3Y I 13Y - 5Y I	Canada	1 1	1 1	0	0		1	0	0	0	0	0	(
15Y - 10Y 110Y - more Total 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total		0 0 389	389	0	0		0 0 389	0 0	0	0 0	0	0	(4
TO - 3M			303				303							
[3Y - 5Y [Hong Kong													
Total	L													



General governments exposures by country of the counterparty

Residual Maturity Country Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positives Derivatives with positives	n negative fair value Notional amount		nce sheet	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value frough other repositions) On balance sheet Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive fair value Derivatives with positive fair value Of which: Financial assets at fair value through other fair value through other repositions.		Off-balance s		Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value through other		Off-balance s		Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions)			heet exposures	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions)		Nominal		Risk weighted exposure amount
derivative financial assets assets (net of short positions) of which: Financial assets of which: Financial assets at designated at fair value through other assets at designated at fai	Notional amount	Nominal		
			Provisions	
[0 - 34f 134 - 1Yf 1				
10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-34f 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
1 1 1 1 1 1 1 1 1 1	0 0			
G - 34 G -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
10 - 341	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
10-3M{ 1	0 0 0			
Total	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

Coöneratieve Rahohank II A

						,	Looperatieve Rabobank	U.A.						
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	5.5 11 122 200	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 5 0 1 18 126 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 22 0		36
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	4. 1 2 100 7.	0 0 0 0 4 4 3 4 3 8 8 6 25 7 7 7 7 254	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 42 0 0 0 0 0	0 0 8 25 103 76 0	000000000000000000000000000000000000000	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 30 0		26

Notes and definitions

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

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

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

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

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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 nGMAP

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

				As of 30/09/2022									As of 31/12/2022				
	Gross o	arrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated dit risk and provisions ⁴	negative changes in fair	Collaterals and		Gross ca	errying amount/ Nominal an	nount		Accumulated impair value due to credit	rment, accumulated ne risk and provisions ⁴	egative changes in fair	Collaterals and
	Of which performing but past due > 30 days		Of which non-performing	r	On performing exposures ²	On non-perfo	erming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of v	which non-performing	,·	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min FIID)	and <=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 31			and <=90 days		of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³	
(min EUR) Cash balances at central banks and other demand deposits									130,093								
Debt securities (including at amortised cost and fair value)									11,510		3	3	3	2	2	2	
Central banks									135		-	-			-	-	-
General governments									7.652					2			
Credit institutions									3,291	0	0	0		0	0		0
Other financial corporations									254		0	0		0	0		0
Non-financial corporations									178	. 0	3	3	3	0	2	2	0
Loans and advances(including at amortised cost and fair value)									455,464	598	8,636	8,466	8,458	1,106	1,755	1,749	5,535
Central banks									0	0	0	0		0	0	0	0
General governments									1,446	40	173	173	173	4	4	4	168
Credit institutions									10,389	2	1	1	1	0	0	0	0
Other financial corporations									21,281	7	58	58	50	13	20	20	20
Non-financial corporations									217,540	402	7,111	7,013	7,013	952	1,562	1,558	4,266
of which: small and medium-sized enterprises									105,893	322	3,229	3,148	3,148	687	599	597	2,409
of which: Loans collateralised by commercial immovable property									96,801	91	2,911	2,836	2,836	267	393	392	2,374
Hauseholds									204,808	147	1,294	1,221	1,221	138	169	167	1,081
of which: Loans collateralised by residential immovable property									193,558	123	889	828	828	95	76	75	807
of which: Credit for consumption									1,788	13	71	69	69	16	29	29	18
DEBT INSTRUMENTS other than HFT									597,067	598	8,638	8,469	8,461	1,109	1,756	1,751	5,535
OFF-BALANCE SHEET EXPOSURES									107,911		1,038	1,016	1,016	55	76	75	353

The first distribution of the confidence assumes allowed for 3 Lights (\$1.52) 1 Season (\$1.

Performing and non-performing exposures

								Cooperatieve R	abobank U.A.								
				As of 31/03/2023									As of 30/06/2023				
	Gross c	arrying amount/ Nominal	amount		Accumulated imp	airment, accumulated no it risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and
	Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)	and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures		Of which Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ⁵	exposures		Of which Stage 3 ^s	
Cash balances at central banks and other demand deposits									117,368	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)									12,170					3			
Central banks									131		-	-		-	-	-	0
General governments									7,013	0	0	0	0	3	0	0	0
Credit institutions									4,579	0	0	0	0	- 0.	0	0	0
Other financial corporations									314	0	0	0	0	0	0	0	0
Non-financial corporations									133	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)									470,916	685	9,654	9,346	9,344	1,011	1,949	1,946	6,536
Central banks									507	0	0	0	0	0	0	0	0
General governments									1,435	10	237	237	237	1	7	7	215
Credit institutions									19,017	0	1	1	1	0	0	0	0
Other financial corporations									27,004	9	63	62	62	12	22	22	23
Non-financial corporations									218,618	474	7,440	7,179	7,177	893	1,739	1,736	4,724
of which: small and medium-sized enterprises									105,016	364	3,651	3,553	3,552	564	677	675	2,713
of which: Loans collateralised by commercial immovable property									97,271	128	3,706	3,560	3,560	174	591	590	2,923
Households									204,336	192	1,913	1,867	1,867	104	181	180	1,573
of which: Leans collateralised by residential immovable property									194,109	172	1,542	1,504	1,504	80	108	108	1,314
of which: Credit for consumption									1,750	11	62	61	61	12	21	21	20
DEBT INSTRUMENTS other than HFT									600,454	685	9,654	9,346	9,344	1,014	1,949	1,946	6,536

(1) the five definition of two parlicency appears places due to active (Application (PD) in Parlicence (PD) in the Contraction (PD) in Parlicence (PD) in the Contraction (PD) in Parlicence (PD) in Parlic



Forborne exposures

		As of 30	/09/2022					As of 31/	12/2022		
	ying amount of with forbearance	Accumulated in accumulated of value due to congressions for forbearance in accumulate ac	changes in fair credit risk and r exposures with	received on e	ancial guarantees xposures with te measures		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						3	3	2	2	0	0
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						3	3	2	2	0	
Loans and advances (including at amortised cost and fair value)						7,337	4,518	895	856	5,093	2,747
Central banks						0	0	0	0	0	0
General governments						24	1	0	0	24	1
Credit institutions						0	0	0	0	0	0
Other financial corporations						55	40	16	16	18	8
Non-financial corporations						6,147	3,968	822	791	4,021	2,293
of which: small and medium-sized enterprises						2,972	1,386	104	90	2,621	
Households						1,111	508	57	50	1,030	446
DEBT INSTRUMENTS other than HFT						7,340	4,521	896	858	5,093	
Loan commitments given						439	195	9	8	58	35
QUALITY OF FORBEARANCE ²											
Loans and advances that have been forborne more than twice $^{\it 3}$						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

⁽a) 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- TTS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

10 The information applies only to bank 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.



Forborne exposures

Coöperatieve Rabobank U.A.

		As of 31	/03/2023					As of 30/	06/2023		
	ying amount of with forbearance	value due to c	changes in fair credit risk and r exposures with	Collateral and fina received on ea forbearance	xposures with		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						0	0	0	0	0	0
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)						7,284	4,551	1,123	1,098	5,119	2,780
Central banks						0	0	0	0	0	0
General governments						99	99	2	2	31	1
Credit institutions						0	0	0	0	0	0
Other financial corporations						21	15	3	2	10	9
Non-financial corporations						6,191	3,943	1,073	1,053	4,177	2,333
of which: small and medium-sized enterprises						3,146	1,768	128	120	2,520	
Households						973	494	45	41	900	438
DEBT INSTRUMENTS other than HFT						7,284	4,551	1,123	1,098	5,119	
Loan commitments given						555	264	12	12	92	33
QUALITY OF FORBEARANCE ²											
Loans and advances that have been forborne more than twice $^{\it 3}$						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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Coöperatieve Rabobank U.A.

			AS OF 30	1/09/2022					AS OF 3	1/12/2022					AS 01 31	/03/2023					AS 01 31	0/06/2023		
	Gross carry	ing amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carrying	g amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative
Agriculture, forestry and fishing							71.321	2.569	2.532	71.277	580	0							72.355	2.581	2,507	72.311	633	0
Mining and guarrying							1,563	10	10	1,563	8	0							1,125	8	8	1,125	3	0
Manufacturing							37.285	1.077	1.062	37.269	613	0							38,283	1.203	1.135	38.261	665	0
Electricity, gas, steam and air conditioning upoly							6,363	73	72	6,361	33	0							6,453	162	162	6,451	42	0
Water supply							704	22	22	704	15	0							873	29	28	873	15	0
Construction							6.806	392	391	6.806	175	0							6.854	392	386	6.854	174	0
Wholesale and retail trade							37.927	1.305	1.286	37.908	454	0							36.901	1.263	1.236	36.890	556	0
Transport and storage							6,877	341	340	6,877	99	0							6,937	358	340	6,937	96	0
Accommodation and food service activities							5,120	166	165	5,120	63	0							5,224	253	253	5,224	65	0
Information and communication							2.563	62	62	2.563	41	0							2.784	29	27	2.784	24	0
Financial and insurance activities							1,414	49	46	1,414	17	0							1,239	35	34	1,239	14	0
Real estate activities							17,995	319	316	17,995	105	0							17,974	416	367	17,974	77	0
1 Professional, scientific and technical ctivities							5,970	149	148	5,962	74	0							6,082	158	156	6,073	73	0
I Administrative and support service ctivities							5,485	230	227	5,485	90	0							5,769	227	213	5,769	101	0
Public administration and defence, ompulsory social security							0	0	0	0	0	0							0	0	0	0	0	0
Education							693	17	17	693	9	0							671	22	20	671	11	0
Human health services and social work							6,272	140	129	6,272	47	0							6,084	194	194	6,084	44	0
Arts, entertainment and recreation							1.282	102	101	1.281	33	0							1.245	80	80	1.245	22	0
Other services							1,902	88	88	1,662	56	0							1,765	32	32	1,540	15	0
oans and advances							217 540	7 111	7.015	217 211	2 514	0							219 619	7 440	7 179	218 307	2 632	0

⁽¹⁾ The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.