



2025 EU-wide Transparency Exercise

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

This bank only publishes annual and semi-annual figures (Q4 2024 and Q2 2025). For Q3 2024 and Q1 2025 pieces of information in the Pillar 3 templates (Leverage, Capital, RWA) are disclosed.

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.

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Leverage ratio

Coöperatieve Rabobank U.A.2

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	47,442	49,063	49,076	50,927	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	47,441	49,063			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	674,131	668,329	682,408	674,686	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	674,131	668,329			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.04%	7.34%	7.19%	7.55%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.04%	7.34%			[A.2]/[B.2]	

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income		28,763		12,940
Of which debt securities income		641		430
Of which loans and advances income		22,665		10,783
Interest expenses		16,526		7,075
(Of which deposits expenses)		9,066		4,115
(Of which debt securities issued expenses)		5,306		2,296
(Expenses on share capital repayable on demand)		0		0
Dividend income		25		14
Net Fee and commission income		2,302		1,210
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		-90		45
Gains or (-) losses on financial assets and liabilities held for trading, net		758		291
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		77		49
Gains or (-) losses from hedge accounting, net		-24		37
Exchange differences [gain or (-) loss], net		-33		59
Net other operating income / (expenses)		630		325
TOTAL OPERATING INCOME, NET		15,882		7,894
(Administrative expenses)		8,245		3,989
(Cash contributions to resolution funds and deposit guarantee schemes)		82		29
(Depreciation)		353		155
Modification gains or (-) losses, net		-177		6
(Provisions or (-) reversal of provisions)		94		-29
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-16		-29
(Other provisions)		109		0
Of which pending legal issues and tax litigation ⁽¹⁾		-28		0
Of which restructuring ²		71		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)		484		166
(Financial assets at fair value through other comprehensive income)		4		3
(Financial assets at amortised cost)		480		163
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		103		-13
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		474		135
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		-4		-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		6,815		3,738
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		5,163		2,694
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		5,163		2,694
Of which attributable to owners of the parent		5,098		2,660

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution
Coöperatieve Rabobank U.A.2

(mM EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					85,868												IAS 1.54 (f)	
Financial assets held for trading					24,461	1,174	22,741	546					24,767	2,981	21,032	754	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					3,169	311	618	2,239					2,995	252	607	2,135	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					18,823	18,427	279	117					26,757	26,433	221	103	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost					490,604								504,838				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting					709	0	709	0					1,554	0	1,554	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk					-10,079								-10,422				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾					15,697								15,728					
TOTAL ASSETS					629,253								635,865				IAS 1.9(a); XI 6	

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

(mM EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities							18,711	0	0	-5	0	0						26,281	362	0	-7	-1	0	Annex V Part 1.31, 44(b)	
	Loans and advances							0	0	0	0	0	0						0	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities							246	0	0	-1	0	0						318	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances							412,298	69,620	9,876	-989	-456	-1,591						436,718	61,909	9,180	-311	-436	-1,540	Annex V Part 1.32, 44(a)	

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

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

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Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading		16,713		15,158	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		2,566		2,212	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		549,513		557,609	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		939		889	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-623		-625	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		816		707	IAS 37.10; IAS 1.54(l)
Tax liabilities		545		244	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		5,339		4,910	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		575,808		581,104	IAS 1.9(b);IG 6
TOTAL EQUITY		53,444		54,761	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		629,253		635,865	IAS 1.IG6

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

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Breakdown of liabilities

Coöperatieve Rabobank U.A.2

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives			17,375		15,087	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		277		960	Annex V.Part 1.31
Deposits	Central banks		10,587		11,740	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		178		214	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		5,202		5,360	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,691		1,657	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		12,447		14,191	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		444		945	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		45,341		41,754	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		21,047		20,014	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		134,830		136,177	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		105,147		103,466	ECB/2013/33 Annex 2.Part 2.9.1
	Households		216,390		228,287	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		171,889		178,566	Annex V.Part 1.42(f), 44(c)
Debt securities issued			126,946		122,008	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			8,498		7,403	Annex V.Part 1.37
Other financial liabilities			335		304	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			569,731		575,868	

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Market Risk

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TOTAL RISK EXPOSURE AMOUNT	SA										IM										TOTAL RISK EXPOSURE AMOUNT	
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) 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			
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	0	0										39	10	96	22							
Of which: General risk	0	0										0	0	0	0							
Of which: Specific risk	0	0										0	0	0	0							
Equities	0	0										0	0	0	0							
Of which: General risk	0	0										0	0	0	0							
Of which: Specific risk	0	0										0	0	0	0							
Foreign exchange risk	0	0										3	1	4	1							
Commodities risk	0	0										3	1	6	2							
Total	774											37	9	94	20	43	29	0	0	0	2,176	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments	0	0										36	12	99	25							
Of which: General risk	0	0										0	0	0	0							
Of which: Specific risk	0	0										0	0	0	0							
Equities	0	0										0	0	0	0							
Of which: General risk	0	0										0	0	0	0							
Of which: Specific risk	0	0										0	0	0	0							
Foreign exchange risk	0	0										4	2	5	0							
Commodities risk	0	0										3	1	10	2							
Total	587											35	11	87	24	35	19	0	0	0	1,966	

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for those CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	14,484	14,377	1,122		14,484	14,377	1,122	
	Regional governments or local authorities	1,883	1,848	177		1,883	1,848	177	
	Public sector entities	1,576	1,576	142		1,576	1,576	142	
	Multilateral Development Banks	7,952	7,952	0		7,952	7,952	0	
	International Organizations	1,977	1,977	0		1,977	1,977	0	
	Institutions	10,565	7,725	2,284		10,565	7,725	2,284	
	Corporates	28,496	15,274	14,308		28,496	15,274	14,308	
	of which: SME	1,476	1,318	1,283		1,476	1,318	1,283	
	Real estate	1,817	4,927	1,409		1,817	4,927	1,409	
	Secured by mortgages on immovable property and AOC exposures	2,052	2,738	1,778		2,052	2,738	1,778	
	of which: SME	1,345	923	422		1,345	923	422	
	Exposures in default	111	106	46		111	106	46	
	Items associated with particularly high risk	362	324	424		362	324	424	
	Subordinated debt exposures	157	157	235		157	157	235	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardized Total ⁽⁴⁾		115,536	119,370	24,952		115,536	119,370	24,952	68

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

⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original exposure or Top 10 countries based on original exposure, whichever is the higher.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	15,203	15,203	1,503		15,203	15,203	1,503	
	Regional governments or local authorities	21	21	0		21	21	0	
	Public sector entities	1,400	700	140		1,400	700	140	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	1,585	1,440	406		1,585	1,440	406	
	Corporates	1,428	1,263	1,288		1,428	1,263	1,288	
	of which: SME	672	519	423		672	519	423	
	Real estate	1,138	2,451	1,212		1,138	2,451	1,212	
	Secured by mortgages on immovable property and AOC exposures	553	363	148		553	363	148	
	of which: SME	776	468	176		776	468	176	
	Exposures in default	111	106	46		111	106	46	
	Items associated with particularly high risk	72	67	97		72	67	97	
	Subordinated debt exposures	157	157	235		157	157	235	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardized Total ⁽⁴⁾									4

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

⁽²⁾ Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	15,000	15,000	49		15,000	15,000	49	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	843	837	297		843	837	297	
	Corporates	1,047	1,023	1,098		1,047	1,023	1,098	
	of which: SME	106	106	86		106	106	86	
	Real estate	418	615	248		418	615	248	
	Secured by mortgages on immovable property and AOC exposures	308	397	238		308	397	238	
	of which: SME	4	4	4		4	4	4	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardized Total ⁽⁴⁾									4

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

⁽²⁾ Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
AUSTRALIA	Central governments or central banks	1,591	1,591	170		1,591	1,591	170	
	Regional governments or local authorities	894	894	0		894	894	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	402	388	128		402	388	128	
	Corporates	1,197	668	516		1,197	668	516	
	of which: SME	158	157	128		158	157	128	
	Real estate	125	122	84		125	122	84	
	Secured by mortgages on immovable property and AOC exposures	91	91	60		91	91	60	
	of which: SME	427	320	302		427	320	302	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardized Total ⁽⁴⁾									0

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

⁽²⁾ Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	6,500	6,500	10		6,500	6,500	10	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	169	168	127		169	168	127	
	Corporates	2,634	1,788	1,628		2,634	1,788	1,628	
	of which: SME	128	125	128		128	125	128	
	Real estate	48	48	31		48	48	31	
	Secured by mortgages on immovable property and AOC exposures	48	48	31		48	48	31	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardized Total ⁽⁴⁾									0

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

⁽²⁾ Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	24	24	0	24	24	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	1,704	1,704	0	1,704	1,704	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	448	442	147	442	442	147	0	
	Corporates	3,702	423	424	423	424	424	0	
	of which: SME	88	88	89	88	89	89	0	
	Retail	153	153	154	153	154	154	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Standardised debt exposures	0	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								2	

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BRAZIL	Central governments or central banks	0	0	0	469	468	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	1,629	1,441	1,354	1,441	1,354	1,354	0	
	of which: SME	538	524	495	524	495	495	0	
	Retail	29	29	29	29	29	29	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Standardised debt exposures	0	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								4	

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	0	0	0	1,170	1,170	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	339	339	0	339	339	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	745	388	393	388	393	393	0	
	Corporates	808	118	118	118	118	118	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	70	70	44	70	44	44	0	
	of which: SME	70	70	44	70	44	44	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Standardised debt exposures	0	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								2	

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NEW ZEALAND	Central governments or central banks	0	0	0	2,227	2,227	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	135	67	63	67	63	63	0	
	of which: SME	20	20	19	20	19	19	0	
	Retail	412	427	317	427	317	317	0	
	of which: SME	412	427	317	427	317	317	0	
	Secured by mortgages on immovable property and AOC exposures	148	118	59	118	59	59	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Standardised debt exposures	0	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								5	

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CANADA	Central governments or central banks	0	0	0	367	367	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	280	280	156	280	280	156	0	
	Corporates	938	187	156	187	156	156	0	
	of which: SME	59	59	43	59	43	43	0	
	Retail	9	9	7	9	7	7	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Standardised debt exposures	0	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								5	

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	2,960	2,960	0	0	
	International Organisations	0	0	0	705	705	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Standardised debt exposures	0	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁽⁴⁾								4	

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

⁽²⁾ Total value adjustments and provisions are country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	43,634	43,313			43,634	43,313	-234	
	Regional governments or local authorities	2,330	2,319			2,330	2,319	9	
	Public sector entities	4,090	3,200			4,090	3,200	116	
	Multilateral Development Banks	7,073	7,073			7,073	7,073	1	
	International Organisations	2,751	2,751			2,751	2,751	0	
	Institutions	7,754	6,900			7,754	6,900	1,444	
	Corporates	46,427	30,702			46,427	30,702	25,671	
	of which: SME	6,005	5,212			6,005	5,212	438	
	Retail	4,873	3,764			4,873	3,764	2,554	
	of which: SME	2,598	2,239			2,598	2,239	1,242	
	Secured by mortgages on immovable property and ADC exposures	2,987	2,879			2,987	2,879	1,181	
	of which: SME	541	509			541	509	308	
	Exposures in default	400	560			400	560	798	78
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽⁴⁾					107,783	146,118	67,843	154	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	52,351	52,350			52,351	52,350	1,530	
	Regional governments or local authorities	0	0			0	0	79	
	Public sector entities	1,450	1,450			1,450	1,450	116	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	887	856			887	856	249	
	Corporates	32,546	21,448			32,546	21,448	14,462	
	of which: SME	2,893	2,396			2,893	2,396	1,805	
	Retail	2,882	2,388			2,882	2,388	1,108	
	of which: SME	400	376			400	376	98	
	Secured by mortgages on immovable property and ADC exposures	1,520	1,513			1,520	1,513	805	
	of which: SME	73	72			73	72	64	11
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽⁴⁾					58,395	53,393	6,462	32	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	12,361	12,360			12,361	12,360	42	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	626	625			626	625	372	
	Corporates	32,217	4,938			32,217	4,938	4,938	
	of which: SME	1,201	1,098			1,201	1,098	936	
	Retail	57	57			57	57	57	
	of which: SME	57	57			57	57	36	
	Secured by mortgages on immovable property and ADC exposures	28	14			28	14	8	
	of which: SME	1	1			1	1	1	
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽⁴⁾					44,584	20,298	2,219	13	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
AUSTRALIA	Central governments or central banks	1,654	1,654			1,654	1,654	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	1,530	993			1,530	993	762	
	of which: SME	194	188			194	188	157	
	Retail	88	87			88	87	58	
	of which: SME	88	87			88	87	38	
	Secured by mortgages on immovable property and ADC exposures	112	112			112	112	30	
	of which: SME	1	1			1	1	1	
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽⁴⁾					1,654	1,654	842	4	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	3,961	3,460			3,961	3,460	26	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	3,961	3,393			3,961	3,393	2,855	
	of which: SME	2,065	1,624			2,065	1,624	1,527	
	Retail	47	47			47	47	30	
	of which: SME	47	47			47	47	30	
	Secured by mortgages on immovable property and ADC exposures	0	0			0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽⁴⁾					3,961	3,460	2,881	14	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
Subordinated debt exposures									
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽³⁾									

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
Subordinated debt exposures									
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽³⁾									

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
Subordinated debt exposures									
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽³⁾									

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NEW ZEALAND	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
Subordinated debt exposures									
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽³⁾									

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
Subordinated debt exposures									
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽³⁾									

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
Other Countries	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
Subordinated debt exposures									
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total ⁽³⁾									

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

		IRR Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments ⁽³⁾								
	Institutions								
	Corporates								
	Corporates - Of Which: Specialised Lending								
	Corporates - Of Which: SME								
	Retail								
	Retail - Secured on real estate property								
	Retail - Secured on real estate property - Of Which: SME								
	Retail - Secured on real estate property - Of Which: non-SME								
	Retail - Qualifying Revolving								
	Retail - Other Retail								
	Retail - Other Retail - Of Which: SME								
	Retail - Other Retail - Of Which: non-SME								
Equity									
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRR Total ⁽⁴⁾									

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

⁽²⁾Incl. MGLAs and PSLs from Q1 2025

⁽³⁾IRR Total does not include the Securitisation position unlike in the results prior to the 2023 exercise.

⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRR Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments ⁽³⁾								
	Institutions								
	Corporates								
	Corporates - Of Which: Specialised Lending								
	Corporates - Of Which: SME								
	Retail								
	Retail - Secured on real estate property								
	Retail - Secured on real estate property - Of Which: SME								
	Retail - Secured on real estate property - Of Which: non-SME								
	Retail - Qualifying Revolving								
	Retail - Other Retail								
	Retail - Other Retail - Of Which: SME								
	Retail - Other Retail - Of Which: non-SME								
Equity									
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRR Total									

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

⁽²⁾Incl. MGLAs and PSLs from Q1 2025

		IRR Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments ⁽³⁾								
	Institutions								
	Corporates								
	Corporates - Of Which: Specialised Lending								
	Corporates - Of Which: SME								
	Retail								
	Retail - Secured on real estate property								
	Retail - Secured on real estate property - Of Which: SME								
	Retail - Secured on real estate property - Of Which: non-SME								
	Retail - Qualifying Revolving								
	Retail - Other Retail								
	Retail - Other Retail - Of Which: SME								
	Retail - Other Retail - Of Which: non-SME								
Equity									
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRR Total									

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

⁽²⁾Incl. MGLAs and PSLs from Q1 2025

		IRR Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRALIA	Central banks and central governments ⁽³⁾								
	Institutions								
	Corporates								
	Corporates - Of Which: Specialised Lending								
	Corporates - Of Which: SME								
	Retail								
	Retail - Secured on real estate property								
	Retail - Secured on real estate property - Of Which: SME								
	Retail - Secured on real estate property - Of Which: non-SME								
	Retail - Qualifying Revolving								
	Retail - Other Retail								
	Retail - Other Retail - Of Which: SME								
	Retail - Other Retail - Of Which: non-SME								
Equity									
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRR Total									

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

⁽²⁾Incl. MGLAs and PSLs from Q1 2025

		IRR Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments ⁽³⁾								
	Institutions								
	Corporates								
	Corporates - Of Which: Specialised Lending								
	Corporates - Of Which: SME								
	Retail								
	Retail - Secured on real estate property								
	Retail - Secured on real estate property - Of Which: SME								
	Retail - Secured on real estate property - Of Which: non-SME								
	Retail - Qualifying Revolving								
	Retail - Other Retail								
	Retail - Other Retail - Of Which: SME								
	Retail - Other Retail - Of Which: non-SME								
Equity									
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRR Total									

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

⁽²⁾Incl. MGLAs and PSLs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(of which: defaulted)		(of which: defaulted)		(of which: defaulted)		(of which: defaulted)			
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	6,909	150	6,239	0	3,290	87	21	0
	Corporates - Of Which: Specialized Lending	580	0	448	0	0	0	0	0
	Corporates - Of Which: SME	2,078	21	1,822	0	1,451	24	10	0
	Retail	1,044	54	2,830	0	949	37	30	0
	Retail - Secured on real estate property	148	2	148	0	28	4	1	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	142	2	142	0	26	4	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,895	56	2,681	0	920	33	29	0
	Retail - Other Retail - Of Which: SME	2,895	56	2,681	0	920	33	29	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	11	0	11	0	97	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(of which: defaulted)		(of which: defaulted)		(of which: defaulted)		(of which: defaulted)			
BRAZIL	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	10,022	539	11,026	0	7,333	311	145	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,279	359	3,997	0	2,713	200	49	0
	Retail	1,712	176	1,709	0	968	109	93	0
	Retail - Secured on real estate property	3	0	3	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,709	176	1,706	0	968	109	93	0
	Retail - Other Retail - Of Which: SME	1,709	176	1,706	0	968	109	93	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(of which: defaulted)		(of which: defaulted)		(of which: defaulted)		(of which: defaulted)			
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	4,830	225	4,141	0	3,211	4	20	0
	Corporates - Of Which: Specialized Lending	831	0	335	0	300	0	1	0
	Corporates - Of Which: SME	336	1	327	0	140	2	3	0
	Retail	2,644	108	2,200	0	751	53	33	0
	Retail - Secured on real estate property	2	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	18	0	18	0	18	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,624	108	2,180	0	749	53	33	0
	Retail - Other Retail - Of Which: SME	2,624	108	2,180	0	749	53	33	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(of which: defaulted)		(of which: defaulted)		(of which: defaulted)		(of which: defaulted)			
NEW ZEALAND	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	9,849	402	11,328	0	4,380	196	43	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7,715	15	9,142	0	3,174	9	15	0
	Retail	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(of which: defaulted)		(of which: defaulted)		(of which: defaulted)		(of which: defaulted)			
CANADA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	5,545	55	5,183	0	2,769	27	20	0
	Corporates - Of Which: Specialized Lending	67	0	63	0	36	0	0	0
	Corporates - Of Which: SME	531	10	513	0	361	6	7	0
	Retail	2,090	66	1,899	0	570	37	24	0
	Retail - Secured on real estate property	6	0	6	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,085	66	1,894	0	569	37	24	0
	Retail - Other Retail - Of Which: SME	1,680	66	1,879	0	569	37	24	0
Retail - Other Retail - Of Which: non-SME	5	0	5	0	1	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	44	0	44	0	81	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
(of which: defaulted)		(of which: defaulted)		(of which: defaulted)		(of which: defaulted)			
Other Countries	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	183	0	200	0	346	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments ⁽³⁾					42	0	0	0	
	Institutions					0	0	0	0	
	Corporates					251,400	7,686	218,644	94,176	4,360
	Corporates - Of Which: Specialised Lending					21,458	150	20,649	16,146	76
	Corporates - Of Which: SME					99,356	3,740	98,722	32,138	2,976
	Retail					219,554	7,294	197,253	28,075	1,055
	Retail - Secured on real estate property					221,544	918	217,908	15,517	514
	Retail - Secured on real estate property - Of Which: SME					15,495	0	15,366	2,082	58
	Retail - Secured on real estate property - Of Which: non-SME					206,049	917	202,543	12,837	514
	Retail - Qualifying Revolving					0	0	0	0	0
	Retail - Other Retail					48,217	1,847	46,474	15,839	547
	Retail - Other Retail - Of Which: SME					48,217	1,297	45,538	15,395	533
	Retail - Other Retail - Of Which: non-SME					1,296	50	1,217	444	14
Equity					0	0	0	0	0	
Collective Investments Undertakings (CIU)					0	0	0	14,554	0	
Other non credit-obligation assets					0	0	0	0	0	
IRB Total ⁽⁴⁾								137,740		

(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) Incl. RGA and PSDs from Q1 2025

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

(4) Only the most relevant countries are disclosed; there have been selected either the following six Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments ⁽³⁾					274	0	258	21	0
	Institutions					0	0	0	0	0
	Corporates					101,883	3,640	90,605	38,350	2,918
	Corporates - Of Which: Specialised Lending					28,675	148	20,951	25,205	26
	Corporates - Of Which: SME					57,411	1,954	55,946	19,908	2,013
	Retail					222,213	1,217	221,888	17,795	716
	Retail - Secured on real estate property					220,746	899	217,509	15,408	565
	Retail - Secured on real estate property - Of Which: SME					15,462	0	15,313	2,673	58
	Retail - Secured on real estate property - Of Which: non-SME					205,284	899	202,197	12,735	507
	Retail - Qualifying Revolving					0	0	0	0	0
	Retail - Other Retail					21,867	118	21,653	5,014	214
	Retail - Other Retail - Of Which: SME					21,960	111	21,641	5,030	214
	Retail - Other Retail - Of Which: non-SME					21	7	12	1	0
Equity					0	0	0	0	0	
Collective Investments Undertakings (CIU)					0	0	0	0	0	
Other non credit-obligation assets					0	0	0	0	0	
IRB Total										

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

(2) Incl. RGA and PSDs from Q1 2025

		IRB Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments ⁽³⁾					11	0	11	0	0
	Institutions					0	0	0	0	0
	Corporates					44,811	1,285	36,428	17,074	422
	Corporates - Of Which: Specialised Lending					37	2	1	0	0
	Corporates - Of Which: SME					16,511	568	10,314	4,146	286
	Retail					10,367	352	9,625	3,911	113
	Retail - Secured on real estate property					10	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0
	Retail - Other Retail					10,337	352	9,595	3,929	113
	Retail - Other Retail - Of Which: SME					9,078	130	8,137	3,488	100
	Retail - Other Retail - Of Which: non-SME					1,259	42	1,259	441	14
Equity					0	0	0	0	0	
Collective Investments Undertakings (CIU)					0	0	0	0	0	
Other non credit-obligation assets					0	0	0	0	0	
IRB Total										

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

(2) Incl. RGA and PSDs from Q1 2025

		IRB Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
AUSTRALIA	Central banks and central governments ⁽³⁾					0	0	0	0	
	Institutions					0	0	0	0	
	Corporates					22,869	738	23,013	5,547	417
	Corporates - Of Which: Specialised Lending					29	3	1	0	
	Corporates - Of Which: SME					16,136	635	17,316	3,087	381
	Retail					1,916	42	1,854	884	14
	Retail - Secured on real estate property					0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	
	Retail - Qualifying Revolving					0	0	0	0	
	Retail - Other Retail					1,916	42	1,848	884	14
	Retail - Other Retail - Of Which: SME					0	0	0	0	
	Retail - Other Retail - Of Which: non-SME					1,916	42	1,848	884	14
Equity					0	0	0	0		
Collective Investments Undertakings (CIU)					0	0	0	0		
Other non credit-obligation assets					0	0	0	0		
IRB Total										

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

(2) Incl. RGA and PSDs from Q1 2025

		IRB Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments ⁽³⁾					0	0	0	0	
	Institutions					0	0	0	0	
	Corporates					9,998	290	7,643	3,973	11
	Corporates - Of Which: Specialised Lending					303	0	27	0	
	Corporates - Of Which: SME					319	6	300	133	3
	Retail					14,213	19	13,911	508	6
	Retail - Secured on real estate property					32	0	32	0	
	Retail - Secured on real estate property - Of Which: SME					3	0	3	0	
	Retail - Secured on real estate property - Of Which: non-SME					29	0	29	0	
	Retail - Qualifying Revolving					0	0	0	0	
	Retail - Other Retail					13,881	19	13,842	502	6
	Retail - Other Retail - Of Which: SME					1,394	19	1,342	502	6
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					0	0	0	0		
Collective Investments Undertakings (CIU)					0	0	0	0		
Other non credit-obligation assets					0	0	0	0		
IRB Total										

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

(2) Incl. RGA and PSDs from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
In EUR, %									
GERMANY	Central banks and central governments ⁽³⁾				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				6,155	160	4,872	2,141	25
	Corporates - Of Which: Specialised Lending				6	0	6	3	0
	Corporates - Of Which: SME				363	25	333	138	8
	Retail				1,941	59	2,838	1,314	31
	Retail - Secured on real estate property				126	2	126	18	1
	Retail - Secured on real estate property - Of Which: SME				5	0	5	2	0
	Retail - Secured on real estate property - Of Which: non-SME				120	2	121	16	2
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				2,822	57	2,718	1,197	28
	Retail - Other Retail - Of Which: non-SME				1,119	2	1,118	1,197	28
	Equity				0	0	0	0	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
Other non-credit-obligation assets				0	0	0	0	0	
IRB Total				8,106	219	7,714	3,586	64	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
In EUR, %									
BRAZIL	Central banks and central governments ⁽³⁾				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				5,644	587	10,319	5,136	348
	Corporates - Of Which: Specialised Lending				0	0	0	0	0
	Corporates - Of Which: SME				3,277	419	4,030	1,878	247
	Retail				1,852	240	1,610	845	77
	Retail - Secured on real estate property				3	0	3	0	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				0	0	0	0	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				1,850	240	1,607	845	77
	Retail - Other Retail - Of Which: non-SME				1,852	240	1,607	845	77
	Equity				0	0	0	0	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
Other non-credit-obligation assets				0	0	0	0	0	
IRB Total				7,496	827	11,929	6,981	672	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
In EUR, %									
FRANCE	Central banks and central governments ⁽³⁾				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				4,702	3	3,819	1,970	1
	Corporates - Of Which: Specialised Lending				0	0	0	0	0
	Corporates - Of Which: SME				332	2	286	123	1
	Retail				2,747	124	2,277	807	40
	Retail - Secured on real estate property				18	0	18	0	0
	Retail - Secured on real estate property - Of Which: SME				1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME				17	0	17	0	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				2,730	123	2,260	806	40
	Retail - Other Retail - Of Which: non-SME				2,730	124	2,260	806	40
	Equity				0	0	0	0	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
Other non-credit-obligation assets				0	0	0	0	0	
IRB Total				7,449	127	6,096	2,777	81	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
In EUR, %									
NEW ZEALAND	Central banks and central governments ⁽³⁾				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				9,464	134	10,448	2,494	132
	Corporates - Of Which: Specialised Lending				0	0	0	0	0
	Corporates - Of Which: SME				3,914	24	9,183	1,878	15
	Retail				1	0	1	0	0
	Retail - Secured on real estate property				1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				0	0	0	0	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0
	Equity				0	0	0	0	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
Other non-credit-obligation assets				0	0	0	0	0	
IRB Total				9,465	134	10,449	2,494	132	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
In EUR, %									
CANADA	Central banks and central governments ⁽³⁾				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				4,896	45	3,810	1,615	8
	Corporates - Of Which: Specialised Lending				0	0	0	0	0
	Corporates - Of Which: SME				493	0	469	172	0
	Retail				2,056	65	1,815	667	21
	Retail - Secured on real estate property				4	0	4	0	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				4	0	4	0	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				2,052	65	1,811	667	21
	Retail - Other Retail - Of Which: non-SME				2,048	65	1,806	666	21
	Equity				5	0	5	1	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
Other non-credit-obligation assets				0	0	0	0	0	
IRB Total				6,951	110	5,625	2,283	29	

(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) Incl. RGA and P&Ls from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
In EUR, %									
Other Countries	Central banks and central governments ⁽³⁾				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				273	0	157	191	0
	Corporates - Of Which: Specialised Lending				0	0	0	0	0
	Corporates - Of Which: SME				0	0	0	0	0
	Retail				0	0	0	0	0
	Retail - Secured on real estate property				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				0	0	0	0	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0
	Equity				0	0	0	0	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
Other non-credit-obligation assets				0	0	0	0	0	
IRB Total				273	0	157	191	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Incl. RGA and P&Ls from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.2

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean	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	Africa	446	445	0	0	0	0	432	13	0	0	0	0	0	0	0	10
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Others ⁽¹⁾	149	148	0	0	0	0	147	0	0	0	0	0	0	11	0	186
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		149	148	0	0	0	0	148	0	0	0	0	0	0	2	0	185

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and/or accounting classification of the positions

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.2

	As of 30/09/2024				As of 31/12/2024							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
Central banks							0	0	0	0	0	
General governments							0	0	0	0	0	
Credit institutions							0	0	0	0	0	
Other financial corporations							0	0	0	0	0	
Non-financial corporations							0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)							9,902	5,719	864	820	7,154	3,862
Central banks							0	0	0	0	0	0
General governments							112	112	1	1	67	67
Credit institutions							0	0	0	0	0	0
Other financial corporations							121	43	13	13	106	29
Non-financial corporations							8,834	5,051	820	780	6,203	3,301
of which: small and medium-sized enterprises							3,999	2,245	185	165	3,083	
Households							835	514	30	26	778	466
DEBT INSTRUMENTS other than HFT							9,902	5,719	864	820	7,154	
Loan commitments given							961	443	19	17	180	63
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾							0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.2

	As of 31/03/2025				As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)										
Cash balances at central banks and other demand deposits					0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)					0	0	0	0	0	0
Central banks					0	0	0	0	0	
General governments					0	0	0	0	0	
Credit institutions					0	0	0	0	0	
Other financial corporations					0	0	0	0	0	
Non-financial corporations					0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)					9,526	5,617	925	875	7,124	3,911
Central banks					0	0	0	0	0	0
General governments					106	106	2	2	99	99
Credit institutions					0	0	0	0	0	0
Other financial corporations					103	26	19	19	83	7
Non-financial corporations					8,478	4,915	872	824	6,163	3,285
of which: small and medium-sized enterprises					4,217	2,276	248	231	3,358	
Households					839	570	32	30	780	521
DEBT INSTRUMENTS other than HFT					9,526	5,617	925	875	7,124	
Loan commitments given					941	510	84	77	172	76
QUALITY OF FORBEARANCE										
Loans and advances that have been forborne more than twice (1)					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)					0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

