



# 2021 EU-wide Stress Test

<b>Bank Name</b>	Coöperatieve Rabobank U.A.
<b>LEI Code</b>	DG3RU1DBUFHT4ZF9WN62
<b>Country Code</b>	NL

## 2021 EU-wide Stress Test: Summary

Coöperatieve Rabobank U.A.

Row Num	(mln EUR, %)	1	2	3	4	5	6	7	
		Actual	Baseline Scenario				Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	Net interest income	8,181	7,797	7,227	6,869	7,400	6,750	6,293	
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-314	-7	-7	-7	-719	-7	-7	
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-1,931	-1,278	-983	-799	-4,636	-2,002	-1,539	
4	<b>Profit or (-) loss for the year</b>	<b>1,096</b>	<b>1,361</b>	<b>1,147</b>	<b>985</b>	<b>-4,323</b>	<b>-1,097</b>	<b>-772</b>	
5	Coverage ratio: non-performing exposure (%)	22.26%	22.27%	21.03%	20.07%	25.50%	24.23%	23.08%	
6	Common Equity Tier 1 capital	34,647	35,466	35,654	35,485	28,941	26,673	25,067	
7	Total Risk exposure amount (all transitional adjustments included)	205,773	215,431	216,526	216,403	234,286	244,069	247,049	
8	<b>Common Equity Tier 1 ratio, %</b>	<b>16.84%</b>	<b>16.46%</b>	<b>16.47%</b>	<b>16.40%</b>	<b>12.35%</b>	<b>10.93%</b>	<b>10.15%</b>	
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>16.81%</b>	<b>16.45%</b>	<b>16.46%</b>	<b>16.39%</b>	<b>11.99%</b>	<b>10.74%</b>	<b>10.02%</b>	
10	Tier 1 capital	39,061	39,881	40,027	39,858	33,355	31,046	29,441	
11	Total leverage ratio exposures	560,170	560,170	560,170	560,170	560,170	560,170	560,170	
12	<b>Leverage ratio, %</b>	<b>6.97%</b>	<b>7.12%</b>	<b>7.15%</b>	<b>7.12%</b>	<b>5.95%</b>	<b>5.54%</b>	<b>5.26%</b>	
13	<b>Fully loaded leverage ratio, %</b>	<b>6.96%</b>	<b>7.11%</b>	<b>7.14%</b>	<b>7.11%</b>	<b>5.79%</b>	<b>5.46%</b>	<b>5.20%</b>	
<b>Memorandum items</b>									
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0	
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		4,373	4,373	4,373	4,373	4,373	4,373	
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0	

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	Yes (dynamic only)
18	<b>New definition of default?</b>	Yes

2021 EU-wide Stress Test: Credit risk IRB  
Coöperatieve Rabobank U.A.

Row/ sum	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	107,776	0	0	0	213	0	0	0	107,314	0	0	0	0	0	0	0.00%
2	Central governments	17,124	1	0	0	981	0	0	0	1,447	53	1	2	0	0	0	0.00%
3	Institutions	12,592	49	0	0	3,375	15	0	0	5,308	125	37	7	2	0	0	24.56%
4	Corporates	203,406	10,138	1,404	241	79,784	2,875	1,156	0	151,424	18,103	10,500	434	461	2,265	177	21.57%
5	Corporates - Of Which: Specialised Lending	21,121	854	0	0	4,892	238	0	0	18,268	783	848	30	20	177	0	20.87%
6	Corporates - Of Which: SME	71,183	3,951	15	0	20,535	1,103	15	0	54,123	8,065	3,994	175	219	721	0	18.06%
7	Retail	240,353	3,129	0	0	29,428	1,883	0	0	223,448	19,375	3,191	256	384	709	0	22.21%
8	Retail - Secured on real estate property	209,979	2,081	0	0	20,389	1,600	0	0	198,124	13,212	2,098	56	158	289	0	13.79%
9	Retail - Secured on real estate property - Of Which: SME	19,230	862	0	0	4,600	119	0	0	12,570	5,719	879	28	112	205	0	23.33%
10	Retail - Secured on real estate property - Of Which: non-SME	190,748	1,219	0	0	15,789	1,480	0	0	185,554	7,493	1,219	28	46	84	0	6.91%
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
12	Retail - Other Retail	30,375	1,047	0	0	9,039	283	0	0	25,324	6,163	1,093	200	225	419	0	38.37%
13	Retail - Other Retail - Of Which: SME	25,348	943	0	0	7,433	229	0	0	21,439	5,573	1,010	178	216	384	0	38.05%
14	Retail - Other Retail - Of Which: non-SME	5,027	104	0	0	1,606	54	0	0	3,885	589	83	22	10	35	0	42.30%
15	Equity	3,380	0	0	0	8,498	0	0	0	0	0	0	0	0	0	0	0.00%
16	Securitisation	10,637	0	0	0	10,611	0	0	0	0	0	0	0	0	0	0	0.00%
17	Other non-credit obligation assets	595,270	13,317	1,404	241	132,890	4,773	1,156	0	488,940	37,654	13,728	699	847	2,982	0	21.72%
18	IRB TOTAL	595,270	13,317	1,404	241	132,890	4,773	1,156	0	488,940	37,654	13,728	699	847	2,982	0	21.72%

Row/ sum	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
19	Central banks	92,347	0	0	0	71	0	0	0	92,328	0	0	0	0	0	0	0.00%
20	Central governments	3,277	0	0	0	71	0	0	0	741	33	0	0	0	0	0	0.00%
21	Institutions	5,452	48	0	0	1,033	14	0	0	2,418	78	36	5	2	0	0	25.48%
22	Corporates	89,114	6,235	0	27	36,647	1,753	0	0	65,520	9,162	6,375	270	339	1,426	0	22.37%
23	Corporates - Of Which: Specialised Lending	17,174	747	0	0	3,189	208	0	0	14,911	749	746	28	20	144	0	19.34%
24	Corporates - Of Which: SME	37,404	3,913	0	0	12,963	1,090	0	0	28,860	4,528	3,916	138	200	713	0	18.21%
25	Retail	220,093	2,519	0	0	23,861	1,659	0	0	204,738	16,071	2,528	124	285	523	0	20.63%
26	Retail - Secured on real estate property	208,956	2,053	0	0	20,240	1,560	0	0	197,214	13,106	2,072	55	156	285	0	13.76%
27	Retail - Secured on real estate property - Of Which: SME	19,192	860	0	0	4,587	119	0	0	12,544	5,708	877	28	111	205	0	23.34%
28	Retail - Secured on real estate property - Of Which: non-SME	189,764	1,196	0	0	15,653	1,440	0	0	184,670	7,398	1,196	27	45	81	0	6.74%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
30	Retail - Other Retail	11,136	463	0	0	3,621	99	0	0	7,523	2,966	456	60	129	234	0	51.88%
31	Retail - Other Retail - Of Which: SME	6,980	372	0	0	2,198	49	0	0	4,464	2,416	383	51	120	203	0	52.87%
32	Retail - Other Retail - Of Which: non-SME	4,156	91	0	0	1,423	50	0	0	3,059	549	71	18	9	33	0	46.48%
33	Equity	2,396	0	0	0	6,014	0	0	0	0	0	0	0	0	0	0	0.00%
34	Securitisation	9,638	0	0	0	9,613	0	0	0	0	0	0	0	0	0	0	0.00%
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
36	IRB TOTAL	422,315	8,801	0	27	77,239	3,426	0	0	365,743	25,344	8,938	399	626	1,957	0	21.89%

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		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
37	Central banks	6,841	0	0	0	0	0	0	0	6,843	0	0	0	0	0	0	0.00%
38	Central governments	2,397	0	0	0	5	0	0	0	34	8	0	0	0	0	0	0.00%
39	Institutions	1,137	0	0	0	678	0	0	0	679	5	0	0	0	0	0	35.80%
40	Corporates	36,679	1,091	0	0	15,081	308	0	0	25,867	2,914	1,112	71	51	67	0	6.04%
41	Corporates - Of Which: Specialised Lending	1,440	0	0	0	742	0	0	0	1,295	22	0	0	0	0	0	0.00%
42	Corporates - Of Which: SME	9,155	3	0	0	3,093	1	0	0	6,146	1,417	19	23	9	1	0	5.27%
43	Retail	7,560	294	0	0	2,060	64	0	0	7,105	1,227	235	41	42	37	0	15.80%
44	Retail - Secured on real estate property	29	0	0	0	2	0	0	0	25	3	0	0	0	0	0	9.53%
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
46	Retail - Secured on real estate property - Of Which: non-SME	29	0	0	0	2	0	0	0	26	3	0	0	0	0	0	9.53%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
48	Retail - Other Retail	7,530	294	0	0	2,058	64	0	0	7,079	1,224	235	41	42	37	0	15.80%
49	Retail - Other Retail - Of Which: SME	6,669	192	0	0	1,878	61	0	0	6,257	1,184	223	37	42	35	0	15.74%
50	Retail - Other Retail - Of Which: non-SME	861	12	0	0	180	4	0	0	822	39	12	4	1	2	0	17.04%
51	Equity	383	0	0	0	1,070	0	0	0	0	0	0	0	0	0	0	0.00%
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
54	IRB TOTAL	54,997	1,294	0	0	18,894	373	0	0	40,528	4,155	1,347	113	94	104	0	7.74%

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		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
55	Central banks	439	0	0	0	0	0	0	0	428	0	0	0	0	0	0	0.00%
56	Central governments	1,623	1	0	0	36	0	0	0	11	0	1	0	0	0	0	0.00%
57	Institutions	161	0	0	0	28	0	0	0	109	0	0	0	0	0	0	0.00%
58	Corporates	21,210	378	0	0	4,093	106	0	0	15,917	1,638	387	11	5	31	0	7.89%
59	Corporates - Of Which: Specialised Lending	25	0	0	0	13	0	0	0	23	0	0	0	0	0	0	0.00%
60	Corporates - Of Which: SME	14,870	2	0	0	2,267	1	0	0	11,149	1,322	13	6	2	1	0	4.13%
61	Retail	947	18	0	0	359	6	0	0	952	65	20	4	1	3	0	15.20%
62	Retail - Secured on real estate property	7	0	0	0	1	0	0	0	7	0	0	0	0	0	0	0.00%
63	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
64	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	1	0	0	0	7	0	0	0	0	0	0	0.00%
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
66	Retail - Other Retail	940	18	0	0	358	6	0	0	945	65	20	4	1	3	0	15.20%
67	Retail - Other Retail - Of Which: SME	940	18	0	0	358	6	0	0	945	65	20	4	1	3	0	



**2021 EU-wide Stress Test: Credit risk IRB**  
Coöperatieve Rabobank U.A.

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	5,545	0	0	0	0	0	0	0	5,388	0	0	0	0	0	0
74	Central governments	5	0	0	0	2	0	0	0	5	0	0	0	0	0	
75	Institutions	2,390	2	0	0	683	1	0	0	1,941	16	2	1	0	0	3.94%
76	Corporates	6,034	432	0	0	2,647	128	0	0	4,411	724	401	9	10	50	12.49%
77	Corporates - Of Which: Specialised Lending	146	27	0	0	54	8	0	0	119	0	27	0	0	0	0.00%
78	Corporates - Of Which: SME	169	6	0	0	54	2	0	0	124	45	5	1	1	1	13.97%
79	Retail	1,248	70	0	0	263	25	0	0	1,079	251	76	7	4	15	20.11%
80	Retail - Secured on real estate property	37	2	0	0	4	4	0	0	34	3	2	0	0	0	8.96%
81	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0.00%
82	Retail - Secured on real estate property - Of Which: non-SME	36	2	0	0	3	4	0	0	34	2	2	0	0	0	8.96%
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
84	Retail - Other Retail	1,211	68	0	0	259	21	0	0	1,046	248	74	7	4	15	20.39%
85	Retail - Other Retail - Of Which: SME	1,211	68	0	0	259	21	0	0	1,046	248	74	7	4	15	20.39%
86	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
87	Equity	50	0	0	0	95	0	0	0	0	0	0	0	0	0	0.00%
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
90	IRB TOTAL	15,271	503	0	0	3,689	153	0	0	11,924	990	478	17	14	65	13.67%

Row/N um	(min EUR, %)	Actual 31/12/2020														
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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	229	0	0	0	0	0	0	0	272	0	0	0	0	0	0.00%
92	Central governments	280	0	0	0	0	0	0	0	2	0	0	0	0	0	0.00%
93	Institutions	48	0	0	0	6	0	0	0	43	0	0	0	0	0	0.00%
94	Corporates	9,481	317	0	0	1,931	88	0	0	7,593	608	325	6	1	11	3.30%
95	Corporates - Of Which: Specialised Lending	24	0	0	0	10	0	0	0	24	0	0	0	0	0	0.00%
96	Corporates - Of Which: SME	8,377	0	0	0	1,562	0	0	0	6,809	581	11	4	1	0	0.00%
97	Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	52.01%
98	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	0	0	0	0	0	52.01%
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
100	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	52.01%
101	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
102	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
104	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
108	IRB TOTAL	10,090	317	0	0	1,937	88	0	0	7,912	608	325	6	1	11	3.30%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
110	Central governments	386	0	0	0	562	0	0	0	0	0	0	0	0	0	0.00%
111	Institutions	39	0	0	0	92	0	0	0	2	0	0	0	0	0	0.00%
112	Corporates	3,358	340	418	132	2,122	99	400	0	2,735	315	471	11	7	222	47.05%
113	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
114	Corporates - Of Which: SME	76	1	2	0	98	0	2	0	474	1	1	1	1	1	70.17%
115	Retail	887	30	0	0	349	9	0	0	703	184	24	26	15	10	42.62%
116	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
118	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
119	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
120	Retail - Other Retail	886	30	0	0	349	9	0	0	702	184	24	26	15	10	42.62%
121	Retail - Other Retail - Of Which: SME	886	30	0	0	349	9	0	0	702	184	24	26	15	10	42.62%
122	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	107	0	0	0	267	0	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
126	IRB TOTAL	4,777	370	418	132	3,393	109	400	0	3,439	499	495	37	22	232	46.83%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	648	0	0	0	0	0	0	0	647	0	0	0	0	0	0.00%
128	Central governments	127	0	0	0	0	0	0	0	5	0	0	0	0	0	0.00%
129	Institutions	1,092	0	0	0	86	0	0	0	74	0	0	0	0	0	0.00%
130	Corporates	3,581	42	0	0	1,321	12	0	0	2,769	243	44	6	5	14	31.96%
131	Corporates - Of Which: Specialised Lending	274	8	0	0	103	2	0	0	243	0	8	0	0	5	62.18%
132	Corporates - Of Which: SME	278	6	0	0	102	2	0	0	232	64	7	1	2	2	0.70%
133	Retail	2,492	82	0	0	573	36	0	0	2,177	469	86	15	9	33	38.85%
134	Retail - Secured on real estate property	179	6	0	0	25	12	0	0	162	15	6	0	0	1	20.02%
135	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	2	0	0	0	4	1	0	0	0	0	6.39%
136	Retail - Secured on real estate property - Of Which: non-SME	174	5	0	0	24	12	0	0	159	14	5	0	0	1	28.74%
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
138	Retail - Other Retail	2,313	76	0	0	548	24	0	0	2,015	454	80	15	9	32	40.21%
139	Retail - Other Retail - Of Which: SME	2,312	76	0	0	547	24	0	0	2,015	454	80	15	9	32	40.21%
140	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	0	0	0	0	0	0	0.00%
141	Equity	8	0	0	0	28	0	0	0	0	0	0	0	0	0	0.00%
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
143	Other non-credit obligation assets	99	0	0	0	99	0	0	0	0	0	0	0	0	0	0.00%
144	IRB TOTAL	8,946	124	0	0	3,007	48	0	0	5,673	712	130	21	14	47	36.50%

2021 EU-wide Stress Test: Credit risk IRB  
Coöperatieve Rabobank U.A.

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central governments	891	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Institutions	351	0	0	0	89	0	0	0	36	13	0	0	0	0	0
148	Corporates	3,538	203	0	0	2,289	60	0	0	1,816	846	203	7	5	59	28.91%
149	Corporates - Of Which: Specialised Lending	83	0	0	0	53	0	0	0	55	0	0	0	0	0	0
150	Corporates - Of Which: SME	104	1	0	0	35	0	0	0	108	1	1	1	1	1	79.64%
151	Retail	1,668	64	0	0	413	21	0	0	1,659	243	72	13	8	33	45.43%
152	Retail - Secured on real estate property	22	1	0	0	3	2	0	0	20	2	1	0	0	0	9.58%
153	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	0	1	1	0	0	0	0	11.72%
154	Retail - Secured on real estate property - Of Which: non-SME	20	1	0	0	3	2	0	0	19	1	1	0	0	0	8.66%
155	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156	Retail - Other Retail	1,646	62	0	0	410	20	0	0	1,639	241	70	13	8	32	46.11%
157	Retail - Other Retail - Of Which: SME	1,645	62	0	0	410	20	0	0	1,639	241	70	13	8	32	46.11%
158	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
159	Equity	34	0	0	0	102	0	0	0	0	0	0	0	0	0	0
160	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	IRB TOTAL	6,482	266	0	0	2,894	81	0	0	3,511	1,102	295	20	13	91	33.22%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	1,267	0	0	0	0	0	0	0	1,267	0	0	0	0	0	0
164	Central governments	960	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Institutions	186	0	0	0	27	0	0	0	4	0	0	0	0	0	0
166	Corporates	3,350	14	126	0	1,012	4	66	0	3,207	110	14	3	1	3	18.85%
167	Corporates - Of Which: Specialised Lending	5	0	0	0	3	0	0	0	3	2	0	0	0	0	0
168	Corporates - Of Which: SME	12	0	0	0	3	0	0	0	10	0	0	0	0	0	0
169	Retail	26	0	0	0	3	0	0	0	23	2	0	0	0	0	8.47%
170	Retail - Secured on real estate property	25	0	0	0	3	0	0	0	23	2	0	0	0	0	8.47%
171	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	25	0	0	0	3	0	0	0	23	2	0	0	0	0	8.47%
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
177	Equity	3	0	0	0	11	0	0	0	0	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	5,792	14	126	0	1,054	4	66	0	4,501	112	14	3	2	3	18.84%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	8	0	0	0	0	0	0	0	7	3	0	0	0	0	0
183	Institutions	699	0	0	0	108	0	0	0	454	12	0	0	0	0	0
184	Corporates	3,518	67	0	0	1,162	26	0	0	2,225	127	63	5	3	44	54.09%
185	Corporates - Of Which: Specialised Lending	85	47	0	0	43	14	0	0	79	0	42	0	0	26	62.60%
186	Corporates - Of Which: SME	161	1	0	0	48	0	0	0	145	23	2	1	0	0	0.00%
187	Retail	1,185	21	0	0	252	7	0	0	1,137	193	24	7	5	5	21.40%
188	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	4	0	0	0	0	0	0
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	0	0	0
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	1,181	21	0	0	252	7	0	0	1,133	193	24	7	5	5	21.40%
193	Retail - Other Retail - Of Which: SME	1,177	21	0	0	251	7	0	0	1,129	192	24	7	5	5	21.41%
194	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	0	0	4	1	0	0	0	0	6.29%
195	Equity	50	0	0	0	95	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	5,460	108	0	0	1,618	33	0	0	3,823	334	106	12	8	49	46.63%

2021 EU-wide Stress Test: Credit risk IRB  
Coöperatieve Rabobank U.A.

RowNum	tm	(min EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	107,302	10	2	0	0	0	0.00%	107,294	15	5	0	0	0.00%	107,288	18	9	0	0	0	0	0.00%
2	Central governments	1,407	74	16	1	0	1	5.39%	1,376	67	34	1	0	5.86%	1,343	102	54	1	0	0	0	6.13%
3	Institutions	5,086	298	86	8	4	27	31.47%	4,751	590	129	5	4	40	4,514	792	163	5	4	49	29.98%	
4	Corporates	143,878	22,273	13,875	292	239	3,161	22.78%	136,429	26,653	16,944	243	245	3,663	131,747	28,304	19,979	235	243	411	20.99%	
5	Corporates - Of Which: Specialised Lending	16,998	1,783	1,118	13	14	198	17.72%	15,814	2,687	1,398	13	20	219	15,656	3,106	1,738	12	24	243	14.00%	
6	Corporates - Of Which: SME	52,005	8,414	5,764	109	86	1,164	20.19%	49,977	8,884	7,324	89	85	1,238	48,103	9,250	8,831	85	84	1,489	16.86%	
7	Retail	216,437	23,074	6,503	221	288	1,287	19.78%	213,323	23,518	9,171	145	255	1,714	209,422	25,380	11,211	142	256	2,005	17.89%	
8	Retail - Secured on real estate property	193,161	16,275	3,997	41	127	389	9.74%	190,336	17,504	5,594	34	132	471	186,871	19,622	6,941	33	145	543	7.82%	
9	Retail - Secured on real estate property - Of Which: SME	12,324	5,600	1,243	9	46	232	18.64%	12,067	5,496	1,604	10	47	257	11,828	5,394	1,956	10	43	285	14.55%	
10	Retail - Secured on real estate property - Of Which: non-SME	180,837	10,675	2,754	31	81	157	5.72%	178,269	12,008	3,989	24	86	213	175,043	14,238	4,985	24	102	258	5.18%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	Retail - Other Retail	23,275	6,798	2,506	181	162	897	35.81%	22,987	6,014	3,578	111	123	1,244	22,551	5,758	4,270	109	111	1,462	34.25%	
13	Retail - Other Retail - Of Which: SME	19,497	6,177	2,349	167	149	829	35.27%	19,251	5,417	3,354	104	113	1,147	18,903	5,118	4,001	102	101	1,351	33.75%	
14	Retail - Other Retail - Of Which: non-SME	3,778	622	157	13	13	69	43.51%	3,736	597	224	7	10	97	3,648	640	269	7	10	112	41.62%	
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	IRB TOTAL	474,110	45,730	20,483	523	531	4,475	21.85%	463,173	50,864	26,286	393	503	5,419	454,314	54,997	31,412	383	504	6,171	19.64%	

RowNum	tm	(min EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
19	Central banks	92,328	0	0	0	0	0	0	92,328	0	0	0	0	0	92,328	0	0	0	0	0	0	
20	Central governments	728	42	0	0	0	0	40.80%	721	53	0	0	0	0	712	61	0	0	0	0	0	
21	Institutions	2,343	135	52	5	2	20	37.61%	2,161	299	70	2	27	38.05%	1,995	451	84	2	2	30	35.96%	
22	Corporates	62,411	10,361	8,285	143	140	1,970	23.78%	59,351	11,714	9,991	117	140	2,225	57,064	12,298	11,695	113	137	2,444	20.90%	
23	Corporates - Of Which: Specialised Lending	13,806	1,619	982	9	12	160	16.31%	12,778	2,402	1,227	9	17	176	14,326	12,109	1,523	9	20	194	12.74%	
24	Corporates - Of Which: SME	27,531	4,619	5,154	69	65	1,087	21.10%	26,294	4,790	6,220	57	63	1,206	25,148	4,905	7,251	62	62	1,308	18.04%	
25	Retail	199,436	19,127	4,774	101	209	761	15.93%	195,541	20,111	6,685	67	203	964	192,906	22,173	8,289	209	111	1,111	13.49%	
26	Retail - Secured on real estate property	192,268	16,164	3,960	40	125	384	9.70%	189,446	17,399	5,547	34	131	465	185,988	19,518	6,887	33	144	1,317	7.79%	
27	Retail - Secured on real estate property - Of Which: SME	12,298	5,591	1,240	9	46	231	18.65%	12,041	5,488	1,600	10	47	257	11,802	5,376	1,950	10	43	284	14.56%	
28	Retail - Secured on real estate property - Of Which: non-SME	179,970	10,573	2,721	31	79	153	5.62%	177,405	11,912	3,948	24	84	208	174,185	14,142	4,936	23	100	253	5.12%	
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30	Retail - Other Retail	7,168	2,963	813	61	84	376	46.29%	7,095	2,712	1,138	34	72	499	6,919	3,653	1,373	33	65	574	41.84%	
31	Retail - Other Retail - Of Which: SME	4,147	2,420	698	73	73	315	45.14%	4,089	2,203	973	28	63	413	42,409	3,955	2,098	1,122	56	475	40.54%	
32	Retail - Other Retail - Of Which: non-SME	3,021	543	115	11	12	61	53.32%	3,007	508	164	6	8	86	2,923	555	201	6	9	99	49.45%	
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
36	IRB TOTAL	357,247	29,668	13,110	250	351	2,750	20.98%	351,102	32,176	16,747	186	345	3,215	345,005	34,982	20,039	180	348	3,585	17.89%	

RowNum	tm	(min EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
37	Central banks	6,843	0	0	0	0	0	0	6,843	0	0	0	0	0	6,843	0	0	0	0	0	0	
38	Central governments	33	11	0	0	0	0	30.18%	32	0	0	0	0	0	36.39%	30	0	0	0	0	0	
39	Institutions	627	47	11	2	0	2	22.36%	566	98	21	1	1	5	22.51%	541	113	30	1	1	7	
40	Corporates	24,901	3,230	1,762	62	35	215	12.23%	23,924	3,677	2,292	51	38	308	13,424	23,250	3,864	2,779	49	38	391	
41	Corporates - Of Which: Specialised Lending	1,197	103	17	2	1	3	16.01%	1,107	176	34	2	1	6	1,069	194	54	1	1	9	16.15%	
42	Corporates - Of Which: SME	6,073	1,220	288	22	12	41	14.37%	5,856	1,221	504	17	12	72	5,693	1,197	691	17	12	97	14.04%	
43	Retail	6,980	1,020	561	21	146	146	26.35%	6,645	1,063	192	17	18	192	6,237	1,016	813	17	18	222	27.29%	
44	Retail - Secured on real estate property	27	0	0	0	0	0	4.70%	27	0	0	0	0	0	27	0	0	0	0	0	0	
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1.39%	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	Retail - Secured on real estate property - Of Which: non-SME	26	2	0	0	0	0	4.71%	26	2	0	0	0	0	26	2	1	0	0	0	0	
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
48	Retail - Other Retail	6,954	1,023	560	27	21	146	26.36%	6,618	1,061	178	17	18	192	6,211	1,014	812	17	18	222	27.31%	
49	Retail - Other Retail - Of Which: SME	6,200	946	519	25	20	140	27.03%	6,092	913	659	16	17	182	27,569	5,989	931	16	17	209	28.12%	
50	Retail - Other Retail - Of Which: non-SME	754	77	42	2	1	7	17.99%	726	88	59	1	1	11	18,269	722	83	67	1	1	12	
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
54	IRB TOTAL	39,383	4,313	2,334	90	57	366	15.67%	38,209	4,789	3,032	69	57	505	37,401	5,005	3,624	67	56	620	17.12%	

2021 EU-wide Stress Test: Credit risk IRB  
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Row/Item	(min EUR, %)	Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
73		5,388	0	0	0	0	0	5,388	0	0	0	0	0	0	5,388	0	0	0	0	0	0	0	0
74		-4	1	0	0	0	40.00%	-4	1	0	0	0	0	40.00%	-4	1	0	0	0	0	0	0	40.00%
75		1,001	41	16	1	1	20.79%	994	40	25	1	0	5	21.74%	993	36	30	1	0	0	7	23.03%	
76		4,132	922	481	7	9	15.60%	3,935	1,046	554	6	8	93	16.72%	3,853	1,067	615	6	7	107	17.43%		
77		114	4	29	0	0	0.52%	108	9	39	0	0	0	1.01%	104	10	32	0	0	0	0	1.50%	
78		115	45	14	1	1	15.32%	112	41	22	1	0	3	15.49%	109	38	27	1	0	4	15.64%		
79		865	359	182	9	5	21.97%	874	268	264	5	2	59	22.36%	858	240	307	5	2	69	22.46%		
80		33	3	2	0	0	8.23%	32	4	2	0	0	0	7.69%	31	4	3	0	0	0	7.38%		
81		0	1	0	0	0	5.12%	0	1	0	0	0	0	5.14%	0	1	0	0	0	0	5.22%		
82		33	3	2	0	0	8.26%	32	3	2	0	0	0	7.73%	31	4	3	0	0	0	7.44%		
83		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
84		832	355	180	9	5	22.14%	842	294	261	5	2	59	22.59%	827	238	305	5	1	69	22.60%		
85		832	355	180	9	5	22.14%	842	294	261	5	2	59	22.59%	827	238	305	5	1	69	22.60%		
86		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
87		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
88		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
89		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
90		11,390	1,323	679	17	15	17.43%	11,195	1,354	843	12	10	157	18.64%	11,095	1,344	953	12	8	183	19.23%		

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		272	0	0	0	0	0	272	0	0	0	0	0	0	272	0	0	0	0	0	0	0
92		-2	0	0	0	0	30.05%	-2	0	0	0	0	0	30.05%	-2	0	0	0	0	0	0	30.05%
93		43	0	0	0	0	13.59%	43	0	0	0	0	0	13.85%	43	0	0	0	0	0	0	14.06%
94		7,451	680	396	4	1	4.17%	7,264	790	473	5	2	23	4.86%	7,060	903	563	4	2	30	5.27%	
95		22	2	0	0	0	23.20%	20	3	0	0	0	0	22.36%	19	4	1	0	0	0	22.36%	
96		6,706	624	71	3	1	5.67%	6,567	698	136	3	1	8	6.12%	6,403	784	214	3	2	13	6.28%	
97		2	0	0	0	0	41.78%	2	0	0	0	0	0	33.74%	2	0	0	0	0	0	28.10%	
98		2	0	0	0	0	41.78%	2	0	0	0	0	0	33.74%	2	0	0	0	0	0	28.10%	
99		0	0	0	0	0	0.77%	0	0	0	0	0	0	0.77%	0	0	0	0	0	0	0.87%	
100		2	0	0	0	0	42.61%	2	0	0	0	0	0	35.24%	2	0	0	0	0	0	30.18%	
101		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
102		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
103		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
104		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
105		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
106		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
107		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
108		7,770	680	396	5	1	4.17%	7,583	790	473	5	2	23	4.81%	7,379	904	563	4	2	30	5.28%	

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111		1	0	0	0	0	33.87%	1	0	0	0	0	0	33.99%	1	0	0	0	0	0	0	34.12%
112		2,590	429	502	7	7	244	2,400	585	537	6	8	255	47.59%	2,314	634	573	6	9	267	46.57%	
113		44	3	0	0	0	65.26%	42	4	1	0	0	3	63.95%	40	4	5	0	0	0	63.24%	
114		689	136	86	16	8	57.38%	671	114	127	11	6	75	59.55%	658	99	153	10	5	93	60.48%	
115		1	0	0	0	0	4.34%	1	0	0	0	0	0	4.05%	1	0	0	0	0	0	3.89%	
116		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
117		1	0	0	0	0	4.34%	1	0	0	0	0	0	4.05%	1	0	0	0	0	0	3.89%	
118		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
119		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
120		688	136	86	16	8	57.38%	670	114	127	11	6	75	59.55%	657	99	153	10	5	93	60.48%	
121		688	136	86	16	8	57.38%	670	114	127	11	6	75	59.55%	657	99	153	10	5	93	60.48%	
122		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
123		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
124		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
125		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
126		3,281	565	588	24	15	293	3,072	699	664	17	14	331	49.86%	2,973	733	727	16	13	360	49.50%	

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		647	0	0	0	0	0	647	0	0	0	0	0	0	647	0	0	0	0	0	0	0
128		-4	1	0	0	0	40.00%	-3	2	0	0	0	0	40.00%	-3	2	0	0	0	0	0	40.00%
129		70	3	2	0	0	8.12%	67	4	3	0	0	0	8.29%	65	6	4	0	0	0	8.37%	
130		2,489	459	109	3	27	25.23%	2,343	550	163	4	2	37	23.54%	2,259	593	205	4	3	44	21.45%	
131		235	6	10	0	5	53.50%	229	10	12	0	0	5	47.17%	223	14	14	0	0	6	41.43%	
132		210	66	27	1	1	8.49%	212	49	42	0	0	4	8.76%	208	44	50	0	0	4	8.84%	
133		1,821	643	2																		

2021 EU-wide Stress Test: Credit risk IRB  
Coöperatieve Rabobank U.A.

RowNum	tm	(min EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147		Institutions	35	14	0	0	0	0	17.40%	33	15	0	0	0	17.59%	33	15	1	0	0	0	0	18.30%
148		Corporates	1,698	928	240	4	6	84	35.18%	1,619	970	276	3	6	93	33.56%	1,550	1,006	309	3	7	101	32.55%
149		Corporates - Of Which: Specialised Lending	53	1	0	0	0	0	15.88%	52	2	1	0	0	0	15.68%	51	3	1	0	0	0	15.58%
150		Corporates - Of Which: SME	97	6	7	1	0	2	24.46%	94	4	12	0	2	19.89%	92	3	15	0	0	0	18.73%	
151		Retail	1,474	316	183	10	7	53	29.03%	1,427	267	280	5	3	71	25.28%	1,396	242	335	5	3	81	24.06%
152		Retail - Secured on real estate property	18	3	2	0	0	0	9.03%	18	3	2	0	0	0	8.60%	18	4	2	0	0	0	8.39%
153		Retail - Secured on real estate property - Of Which: SME	1	1	1	0	0	0	9.78%	1	1	1	0	0	0	8.64%	1	1	1	0	0	0	8.07%
154		Retail - Secured on real estate property - Of Which: non-SME	17	2	1	0	0	0	8.69%	17	2	1	0	0	0	8.58%	16	3	1	0	0	0	8.55%
155		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156		Retail - Other Retail	1,456	313	182	10	7	53	29.21%	1,408	264	278	5	3	71	25.39%	1,379	238	333	5	3	81	24.16%
157		Retail - Other Retail - Of Which: SME	1,456	313	182	10	7	53	29.21%	1,408	264	278	5	3	71	25.39%	1,379	238	333	5	3	81	24.16%
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
159		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162		IRB TOTAL	3,207	1,257	423	14	13	138	32.50%	3,079	1,252	557	9	10	164	29.38%	2,979	1,263	646	8	9	182	28.12%

RowNum	tm	(min EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks	1,267	0	0	0	0	0	0	1,267	0	0	0	0	0	0	0	0	0	0	0	0	0
164		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165		Institutions	4	0	0	0	0	0	20.91%	4	0	0	0	0	0	20.75%	4	0	0	0	0	0	20.56%
166		Corporates	3,100	204	28	2	5	18.95%	2,953	334	45	2	1	8	18.85%	2,854	412	65	2	1	12	18.71%	
167		Corporates - Of Which: Specialised Lending	3	2	0	0	0	9.43%	3	2	0	0	0	0	8.79%	3	2	0	0	0	0	8.23%	
168		Corporates - Of Which: SME	9	0	1	0	0	4.44%	9	1	1	0	0	4.43%	8	1	1	0	0	0	0	4.43%	
169		Retail	23	2	0	0	0	6.35%	23	2	0	0	0	6.03%	22	2	1	0	0	0	0	5.94%	
170		Retail - Secured on real estate property	23	2	0	0	0	6.35%	23	2	0	0	0	6.03%	22	2	1	0	0	0	0	5.94%	
171		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	9.64%	0	0	0	0	0	9.63%	0	0	0	0	0	0	0	9.96%	
172		Retail - Secured on real estate property - Of Which: non-SME	22	2	0	0	0	6.25%	22	2	0	0	0	5.92%	22	2	1	0	0	0	0	5.81%	
173		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
174		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
177		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
178		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
179		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
180		IRB TOTAL	4,393	206	28	2	5	18.89%	4,246	336	45	2	1	8	18.75%	4,147	415	66	2	1	12	18.61%	

RowNum	tm	(min EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182		Central governments	7	3	0	0	0	0	42.73%	6	3	0	0	0	41.13%	6	4	0	0	0	0	0	41.23%
183		Institutions	436	28	1	0	0	0	18.63%	404	60	1	0	0	26.79%	365	98	2	0	0	0	1	29.54%
184		Corporates	2,153	154	127	4	2	53	41.48%	2,079	191	163	4	2	59	36.39%	2,026	212	196	4	2	65	33.00%
185		Corporates - Of Which: Specialised Lending	76	2	42	0	0	27	62.62%	74	4	43	0	0	27	61.96%	72	5	44	0	0	27	61.19%
186		Corporates - Of Which: SME	140	21	9	1	2	18.12%	136	20	14	1	0	27	19.64%	133	20	18	1	0	4	20.39%	
187		Retail	1,020	258	76	6	5	21	27.51%	961	275	114	5	4	32	28.36%	920	289	144	5	4	41	28.71%
188		Retail - Secured on real estate property	4	0	0	0	0	0	12.68%	4	0	0	0	0	11.69%	4	0	0	0	0	0	10.97%	
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	6.82%	0	0	0	0	0	6.89%	0	0	0	0	0	0	6.96%	
190		Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	13.17%	3	0	0	0	0	12.19%	3	0	0	0	0	0	11.45%	
191		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
192		Retail - Other Retail	1,016	258	76	6	5	21	27.51%	958	275	114	5	4	32	28.37%	917	289	144	5	4	41	28.72%
193		Retail - Other Retail - Of Which: SME	1,013	257	76	6	5	21	27.52%	955	277	113	5	4	32	28.38%	914	288	144	5	4	41	28.73%
194		Retail - Other Retail - Of Which: non-SME	3	1	0	0	0	0	20.83%	3	1	0	0	0	21.44%	3	1	0	0	0	0	21.53%	
195		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
196		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
197		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
198		IRB TOTAL	3,616	443	204	11	6	74	36.21%	3,451	534	278	8	6	92	32.96%	3,317	603	343	8	6	107	31.18%

2021 EU-wide Stress Test: Credit risk IRB  
Coöperatieve Rabobank U.A.

RowNum	tm	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	107,286	24	4	0	0	0.00%	107,281	23	11	0	0	0.00%	107,268	31	15	0	0	0	0	0	0.00%
2	Central governments	1,367	102	31	1	0	2	5.69%	1,326	119	54	1	0	6.71%	1,293	131	76	1	0	0	5	7.03%
3	Institutions	3,667	1,677	126	19	17	48	37.83%	4,153	1,106	211	10	12	89	42.35%	3,569	1,630	270	8	11	114	42.08%
4	Corporates	127,675	35,206	17,145	617	874	4,323	25.22%	121,062	35,646	23,119	449	897	5,524	23.69%	115,217	36,312	28,498	390	868	6,418	22.52%
5	Corporates - Of Which: Specialised Lending	14,887	3,214	1,799	53	165	344	19.13%	13,572	3,613	2,715	43	183	433	15.95%	12,525	3,853	3,521	34	192	3,509	14.46%
6	Corporates - Of Which: SME	45,164	13,751	7,270	264	389	1,605	22.08%	43,599	12,663	10,523	212	421	2,061	19.58%	41,376	11,457	13,352	181	368	2,419	18.11%
7	Retail	208,304	30,409	7,300	390	785	1,822	24.96%	203,866	30,376	11,771	281	680	2,851	24.2%	201,072	29,384	15,557	252	600	3,582	23.03%
8	Retail - Secured on real estate property	188,292	20,510	4,632	93	360	695	15.01%	184,113	21,893	7,428	81	391	941	12.67%	181,527	21,870	10,036	72	369	1,157	11.53%
9	Retail - Secured on real estate property - Of Which: SME	11,661	5,767	1,740	17	105	474	27.23%	10,942	5,586	2,639	13	101	575	21.89%	10,351	5,301	3,516	12	89	654	18.60%
10	Retail - Secured on real estate property - Of Which: non-SME	176,631	14,743	2,892	75	255	222	7.66%	173,171	16,307	4,789	68	290	364	7.64%	171,176	16,569	6,521	60	279	504	7.72%
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Retail - Other Retail	20,012	9,899	2,668	298	424	1,127	42.24%	19,752	8,843	4,344	200	289	1,910	43.98%	19,545	7,513	5,521	181	232	2,425	43.92%
13	Retail - Other Retail - Of Which: SME	16,660	8,856	2,507	271	366	1,033	41.22%	16,451	7,499	4,072	183	249	1,725	42.36%	16,283	6,581	5,159	166	196	2,182	42.30%
14	Retail - Other Retail - Of Which: non-SME	3,352	1,043	161	27	58	94	58.13%	3,301	944	272	17	40	185	68.25%	3,262	932	363	15	34	243	67.02%
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	IRB TOTAL	448,298	67,418	24,607	1,028	1,676	6,195	25.18%	437,687	67,270	35,365	741	1,590	8,468	23.95%	428,419	67,488	44,417	651	1,480	10,119	22.78%

RowNum	tm	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
19	Central banks	92,328	713	61	0	0	0	0	92,328	0	0	0	0	0	92,328	0	0	0	0	0	0	0
20	Central governments	713	61	0	0	0	0	40.00%	700	21	0	0	0	40.00%	692	81	0	0	0	0	0	0
21	Institutions	1,393	1,079	59	14	10	27	45.91%	1,862	572	95	6	7	53	55.79%	1,465	942	123	4	6	67	54.06%
22	Corporates	56,372	14,459	10,225	370	623	2,672	26.13%	52,631	14,489	13,936	274	653	3,366	24.15%	49,594	14,337	17,126	232	627	3,869	22.59%
23	Corporates - Of Which: Specialised Lending	11,944	2,846	1,617	46	158	293	18.15%	10,797	3,143	2,467	38	174	370	14.99%	9,841	3,347	3,218	30	182	436	13.54%
24	Corporates - Of Which: SME	25,260	5,892	6,152	201	320	1,463	23.78%	23,227	5,735	8,941	161	352	1,793	21.59%	21,738	5,284	10,282	134	326	2,051	19.94%
25	Retail	193,453	24,441	5,444	207	583	1,164	21.39%	189,228	25,369	8,733	153	563	1,743	19.96%	186,582	25,028	11,727	135	510	2,166	18.47%
26	Retail - Secured on real estate property	187,425	20,373	4,594	92	356	690	15.01%	183,253	21,763	7,377	81	387	934	12.66%	180,667	21,752	9,974	71	365	1,149	11.52%
27	Retail - Secured on real estate property - Of Which: SME	11,636	5,757	1,736	17	105	473	27.25%	10,918	5,577	2,634	13	101	574	21.81%	10,327	5,293	3,509	12	89	653	18.61%
28	Retail - Secured on real estate property - Of Which: non-SME	175,789	14,617	2,858	75	252	217	7.58%	172,335	16,186	4,743	68	286	359	7.58%	170,340	16,459	6,465	60	276	496	7.67%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	6,027	4,068	850	115	227	475	55.87%	5,983	3,666	1,356	72	175	809	59.67%	5,916	3,276	1,753	64	144	1,017	58.01%
31	Retail - Other Retail - Of Which: SME	3,431	3,104	730	91	169	388	53.20%	3,414	2,705	1,146	56	136	635	55.39%	3,382	2,421	1,463	50	111	787	53.82%
32	Retail - Other Retail - Of Which: non-SME	2,595	964	120	24	57	86	72.11%	2,569	901	209	16	39	174	83.05%	2,534	855	290	14	33	229	79.15%
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL	344,257	40,040	15,728	591	1,216	3,863	24.56%	336,757	40,505	22,764	432	1,221	5,162	22.67%	330,661	40,388	28,976	371	1,142	6,101	21.06%

RowNum	tm	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
37	Central banks	6,843	0	0	0	0	0	0	6,843	0	0	0	0	0	6,843	0	0	0	0	0	0	0
38	Central governments	31	12	0	0	0	0	37.72%	29	12	1	0	0	1	43.09%	28	13	2	0	0	0	0
39	Institutions	496	159	30	3	2	9	28.95%	480	156	49	1	1	14	28.93%	459	164	62	1	18	28.82%	
40	Corporates	22,619	5,047	2,228	101	87	371	16.63%	22,059	4,774	3,060	67	86	549	17.93%	21,439	4,778	3,676	62	83	675	18.35%
41	Corporates - Of Which: Specialised Lending	1,046	230	41	4	4	9	22.89%	972	269	76	2	3	17	22.34%	943	271	103	2	3	22	21.86%
42	Corporates - Of Which: SME	5,372	1,802	407	34	32	69	16.90%	5,269	1,589	723	25	34	122	16.99%	5,205	1,399	977	23	29	164	16.77%
43	Retail	6,714	1,240	612	45	31	182	29.76%	6,593	1,131	842	26	24	263	31.20%	6,517	1,078	971	24	22	310	31.97%
44	Retail - Secured on real estate property	26	3	0	0	0	0	6.10%	26	3	0	0	0	0	6.70%	26	3	1	0	0	0	7.02%
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	4.01%	0	0	0	0	0	0	3.78%	0	0	0	0	0	0	3.49%
46	Retail - Secured on real estate property - Of Which: non-SME	26	3	0	0	0	0	6.11%	26	3	0	0	0	0	6.71%	26	3	1	0	0	0	7.03%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	6,688	1,239	611	45	31	182	29.77%	6,567	1,129	841	26	24	263	31.21%	6,491	1,076	970	24	21	310	31.99%
49	Retail - Other Retail - Of Which: SME	5,934	1,160	570	42	29	174	30.63%	5,838	1,047	779	24	22	251	32.24%	5,765	1,000	898	23	21	297	33.08%
50	Retail - Other Retail - Of Which: non-SME	754	78	42	3	1	7	18.00%	730	82	62	1	1	11	18.31%	726	75	72	1	1	13	18.43%
51	Equity	0	0	0	0	0																



2021 EU-wide Stress Test: Credit risk IRB  
Coöperatieve Rabobank U.A.

RowNum	Entity	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
145	FRANCE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	27	21	1	0	0	0	29.28%	30	18	1	0	0	0	28.50%	29	18	2	0	0	0	27.75%
149	Corporates	1,424	1,177	264	8	19	109	41.12%	1,348	1,179	339	6	16	132	38.89%	1,271	1,199	396	5	16	149	37.60%
150	Corporates - Of Which: Specialised Lending	51	3	1	0	0	0	25.34%	48	5	2	0	0	0	24.27%	47	6	3	0	0	1	23.48%
151	Corporates - Of Which: SME	90	13	7	1	1	1	27.35%	83	10	17	1	0	4	23.3%	79	7	24	1	0	5	21.27%
152	Retail	1,093	685	195	19	30	69	35.26%	1,053	553	367	13	15	120	32.77%	1,034	455	485	12	10	156	32.15%
153	Retail - Secured on real estate property	17	4	2	0	0	0	9.79%	17	4	2	0	0	0	9.77%	17	4	2	0	0	0	9.77%
154	Retail - Secured on real estate property - Of Which: SME	1	1	1	0	0	0	10.10%	1	1	1	0	0	0	9.06%	1	1	1	0	0	0	8.46%
155	Retail - Secured on real estate property - Of Which: non-SME	16	3	1	0	0	0	9.65%	16	4	1	0	0	0	10.11%	15	4	2	0	0	0	10.41%
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail - Other Retail	1,076	681	193	19	30	69	35.47%	1,036	549	365	13	15	120	32.90%	1,017	451	483	12	10	156	32.26%
158	Retail - Other Retail - Of Which: SME	1,076	681	193	19	30	69	35.47%	1,036	549	365	13	15	120	32.90%	1,017	451	483	12	10	156	32.26%
159	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	IRB TOTAL	2,544	1,884	460	27	49	177	38.62%	2,431	1,750	707	19	31	252	35.70%	2,333	1,672	882	16	26	305	34.59%

RowNum	Entity	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
163	SWITZERLAND	1,267	0	0	0	0	0	0	1,267	0	0	0	0	0	1,267	0	0	0	0	0	0	0
164	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Central governments	3	1	0	0	0	0	25.14%	3	1	0	0	0	0	24.71%	3	1	0	0	0	0	24.25%
166	Institutions	2,810	476	46	4	1	10	22.10%	2,760	495	78	3	1	17	22.18%	2,534	694	104	3	2	23	21.87%
167	Corporates	3	2	0	0	0	0	10.27%	3	2	0	0	0	0	9.79%	3	2	0	0	0	0	9.63%
168	Corporates - Of Which: Specialised Lending	8	2	1	0	0	0	4.68%	7	2	2	0	0	4.72%	7	1	2	0	0	0	0	4.72%
169	Corporates - Of Which: SME	22	3	0	0	0	0	8.31%	22	3	0	0	0	9.01%	22	3	1	0	0	0	9.31%	
170	Retail	22	3	0	0	0	0	8.31%	22	3	0	0	0	9.01%	22	3	1	0	0	0	9.31%	
171	Retail - Secured on real estate property	1	0	0	0	0	0	12.74%	0	0	0	0	0	12.43%	0	0	0	0	0	0	12.11%	
172	Retail - Secured on real estate property - Of Which: SME	22	3	0	0	0	0	8.16%	22	3	0	0	0	8.90%	21	3	1	0	0	0	9.23%	
173	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
174	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
175	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
176	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
177	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
178	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
179	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
180	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
180	IRB TOTAL	4,102	479	46	4	1	10	22.04%	4,052	498	78	3	1	17	22.10%	3,826	697	105	3	2	23	21.79%

RowNum	Entity	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
181	CANADA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central banks	7	3	0	0	0	0	53.44%	6	4	0	0	0	44.00%	5	4	1	0	0	0	0	44.22%
183	Central governments	238	225	72	0	0	1	25.18%	316	146	4	0	1	1	30.42%	141	319	5	0	1	2	34.63%
184	Institutions	1,993	290	153	7	4	60	39.51%	1,911	314	209	6	4	72	34.45%	1,836	341	257	5	4	82	31.93%
185	Corporates	70	7	44	0	0	27	62.70%	67	9	45	0	0	28	61.68%	64	11	46	0	0	28	60.75%
186	Corporates - Of Which: Specialised Lending	125	36	10	1	1	2	21.08%	120	33	17	1	1	4	23.28%	116	31	24	1	0	6	24.28%
187	Corporates - Of Which: SME	850	420	84	9	10	26	30.98%	814	401	139	7	8	45	32.54%	788	381	184	6	7	61	33.12%
188	Retail	4	0	0	0	0	0	16.61%	4	0	0	0	0	16.87%	4	0	0	0	0	0	16.30%	
189	Retail - Secured on real estate property	0	0	0	0	0	0	9.19%	0	0	0	0	0	8.56%	0	0	0	0	0	0	8.13%	
190	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	17.26%	3	0	0	0	0	17.65%	3	0	0	0	0	0	17.19%	
191	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
192	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
193	Retail - Other Retail	846	420	84	9	10	26	30.99%	810	401	139	7	8	45	32.55%	785	381	184	6	7	61	33.13%
194	Retail - Other Retail - Of Which: SME	844	418	84	9	10	26	31.00%	808	399	138	7	8	45	32.56%	782	379	184	6	7	61	33.14%
195	Retail - Other Retail - Of Which: non-SME	2	2	0	0	0	0	24.16%	2	2	0	0	0	26.07%	2	2	0	0	0	0	26.38%	
196	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
197	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
198	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
198	IRB TOTAL	3,087	939	237	16	15	86	36.38%	3,046	865	352	13	13	118	33.66%	2,770	1,046	447	11	12	145	32.46%

2021 EU-wide Stress Test: Credit risk STA  
Coöperatieve Rabobank U.A.

Row/Num	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		524	0	41	0	499	20	0	0	0	0.00%	
2		1,401	0	1,852	0	25	1	0	0	0	0.00%	
3		0	0	0	0	0	0	0	0	0	0.00%	
4		0	0	0	0	0	0	0	0	0	0.00%	
5		0	0	0	0	0	0	0	0	0	0.00%	
6		0	0	0	0	0	0	0	0	0	0.00%	
7		3,740	0	1,477	0	4,112	168	0	0	0	0.00%	
8		7,282	615	6,461	422	5,018	458	614	23	190	30.88%	
9		2,505	8	2,105	6	2,500	180	8	9	3	35.31%	
10		3,586	163	2,486	163	3,532	443	164	18	13	34.80%	
11		2,777	149	1,879	143	2,527	390	150	16	54	26.17%	
12		1,152	0	488	0	1,701	116	0	7	0	0.00%	
13		411	0	150	0	574	44	0	3	0	0.00%	
14		118	0	177	0	111	7	0	0	0	0.00%	
15		0	0	0	0	0	0	0	0	0	0.00%	
16		0	0	0	0	0	0	0	0	0	0.00%	
17		0	0	0	0	0	0	0	0	0	0.00%	
18		0	0	0	0	0	0	0	0	0	0.00%	
19		0	0	0	0	0	0	0	0	0	0.00%	
20		126	0	0	0	0	0	0	0	0	0.00%	
21		17,930	778	12,983	585	15,998	1,212	778	49	19	31.71%	

Row/Num	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22		0	0	0	0	0	0	0	0	0	0.00%	
23		1,150	0	1,825	0	25	1	0	0	0	0.00%	
24		0	0	0	0	0	0	0	0	0	0.00%	
25		0	0	0	0	0	0	0	0	0	0.00%	
26		0	0	0	0	0	0	0	0	0	0.00%	
27		0	0	0	0	0	0	0	0	0	0.00%	
28		69	0	26	0	88	4	0	0	0	0.00%	
29		910	3	798	2	723	43	0	1	0	0.00%	
30		509	0	429	0	628	39	0	1	0	0.00%	
31		886	47	562	68	1,177	73	49	4	21	44.27%	
32		350	41	199	59	465	34	42	2	20	46.10%	
33		898	0	323	0	1,290	86	0	5	0	0.00%	
34		402	0	146	0	565	43	0	3	0	0.00%	
35		118	0	177	0	111	7	0	0	0	0.00%	
36		0	0	0	0	0	0	0	0	0	0.00%	
37		0	0	0	0	0	0	0	0	0	0.00%	
38		0	0	0	0	0	0	0	0	0	0.00%	
39		0	0	0	0	0	0	0	0	0	0.00%	
40		0	0	0	0	0	0	0	0	0	0.00%	
41		126	0	0	0	0	0	0	0	0	0.00%	
42		4,067	50	3,710	70	3,414	213	49	11	1	44.13%	

Row/Num	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43		0	0	0	0	0	0	0	0	0	0.00%	
44		131	0	0	0	0	0	0	0	0	0.00%	
45		0	0	0	0	0	0	0	0	0	0.00%	
46		0	0	0	0	0	0	0	0	0	0.00%	
47		0	0	0	0	0	0	0	0	0	0.00%	
48		0	0	0	0	0	0	0	0	0	0.00%	
49		556	0	178	0	525	21	0	0	0	0.00%	
50		313	1	313	1	90	4	0	0	0	14.75%	
51		99	0	99	0	89	4	0	0	0	0.00%	
52		394	24	299	25	307	12	24	0	3	13.63%	
53		114	17	66	26	109	4	17	0	3	16.18%	
54		0	0	0	0	0	0	0	0	0	0.00%	
55		0	0	0	0	0	0	0	0	0	0.00%	
56		0	0	0	0	0	0	0	0	0	0.00%	
57		0	0	0	0	0	0	0	0	0	0.00%	
58		0	0	0	0	0	0	0	0	0	0.00%	
59		0	0	0	0	0	0	0	0	0	0.00%	
60		0	0	0	0	0	0	0	0	0	0.00%	
61		0	0	0	0	0	0	0	0	0	0.00%	
62		0	0	0	0	0	0	0	0	0	0.00%	
63		1,304	25	699	36	922	37	24	0	3	13.67%	

Row/Num	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64		0	0	0	0	0	0	0	0	0	0.00%	
65		5	0	0	0	0	0	0	0	0	0.00%	
66		0	0	0	0	0	0	0	0	0	0.00%	
67		0	0	0	0	0	0	0	0	0	0.00%	
68		0	0	0	0	0	0	0	0	0	0.00%	
69		0	0	0	0	0	0	0	0	0	0.00%	
70		18	0	4	0	13	1	0	0	0	0.00%	
71		280	5	279	4	150	2	5	0	1	19.19%	
72		30	5	30	4	30	0	5	0	1	19.19%	
73		115	2	82	3	115	5	2	1	1	22.76%	
74		55	0	36	0	55	0	0	0	0	2.40%	
75		231	0	109	0	277	21	1	0	0	0.00%	
76		7	0	3	0	6	0	0	0	0	0.00%	
77		0	0	0	0	0	0	0	0	0	0.00%	
78		0	0	0	0	0	0	0	0	0	0.00%	
79		0	0	0	0	0	0	0	0	0	0.00%	
80		0	0	0	0	0	0	0	0	0	0.00%	
81		0	0	0	0	0	0	0	0	0	0.00%	
82		0	0	0	0	0	0	0	0	0	0.00%	
83		0	0	0	0	0	0	0	0	0	0.00%	
84		650	7	474	8	555	29	7	3	0	20.41%	

2021 EU-wide Stress Test: Credit risk STA  
Coöperatieve Rabobank U.A.

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
86	Central governments	9	0	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	16	0	3	0	19	1	0	0	0	0	0.00%
92	Corporates	613	1	241	1	566	38	0	0	0	0	0.00%
93	of which: SME	43	0	42	0	24	7	0	0	0	0	0.00%
94	Retail	51	2	36	1	49	2	2	0	0	1	31.17%
95	of which: SME	51	2	36	1	49	2	2	0	0	1	31.17%
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	689	3	280	2	633	40	2	1	0	1	27.12%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	1	0	0	0	0	0	0	0	0	0	0.00%
113	Corporates	26	0	26	0	13	1	0	0	0	0	0.00%
114	of which: SME	11	0	11	0	10	1	0	0	0	1	0.00%
115	Retail	362	5	268	4	345	22	5	1	1	1	14.66%
116	of which: SME	340	5	251	4	320	20	5	1	0	1	14.66%
117	Secured by mortgages on immovable property	112	0	56	0	134	9	0	0	0	0	0.00%
118	of which: SME	2	0	1	0	2	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	502	5	350	4	493	32	5	2	1	1	14.66%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	6	0	6	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	39	13	0	0	17	1	0	0	0	0	0.00%
134	Corporates	2,796	418	2,565	271	2,574	238	425	13	4	143	33.71%
135	of which: SME	1,098	0	875	0	1,048	71	0	6	1	0	0.00%
136	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
137	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
147	Standardised Total	2,832	418	2,585	271	2,592	238	425	13	4	143	33.71%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149	Central governments	27	0	0	0	0	0	0	0	0	0	0.00%
150	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154	Institutions	59	0	20	0	68	3	0	0	0	0	0.00%
155	Corporates	217	1	215	1	151	29	0	1	0	0	2.87%
156	of which: SME	18	0	17	0	9	9	0	0	0	0	2.87%
157	Retail	260	9	186	5	215	45	9	1	0	4	45.84%
158	of which: SME	260	9	186	5	215	45	9	1	0	4	45.84%
159	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168	Standardised Total	563	10	421	6	435	76	9	2	1	4	44.47%

2021 EU-wide Stress Test: Credit risk STA  
Coöperatieve Rabobank U.A.

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		0	0	0	0	0	0	0	0	0	0	0.00%
170		4	0	0	0	0	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		24	0	5	0	27	1	0	0	0	0	0.00%
176		143	2	142	2	98	9	2	0	0	0	21.53%
177		65	0	53	0	58	7	0	0	0	0	0.00%
178		66	2	44	1	64	2	2	0	0	1	63.74%
179		66	2	44	1	64	2	2	0	0	1	63.74%
180		0	0	0	0	0	0	0	0	0	0	0.00%
181		0	0	0	0	0	0	0	0	0	0	0.00%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		0	0	0	0	0	0	0	0	0	0	0.00%
187		0	0	0	0	0	0	0	0	0	0	0.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		238	4	190	2	189	12	4	1	0	2	42.49%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		0	0	0	0	0	0	0	0	0	0	0.00%
191		0	0	0	0	0	0	0	0	0	0	0.00%
192		0	0	0	0	0	0	0	0	0	0	0.00%
193		0	0	0	0	0	0	0	0	0	0	0.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		24	0	6	0	24	1	0	0	0	0	0.00%
197		29	0	28	0	28	13	0	0	0	0	0.00%
198		10	0	9	0	9	3	0	0	0	0	0.00%
199		83	3	58	2	51	33	3	0	1	1	27.64%
200		83	3	58	2	51	33	3	0	1	1	27.64%
201		0	0	0	0	0	0	0	0	0	0	0.00%
202		0	0	0	0	0	0	0	0	0	0	0.00%
203		0	0	0	0	0	0	0	0	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		0	0	0	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		0	0	0	0	0	0	0	0	0	0	0.00%
210		136	3	91	2	103	46	3	1	1	1	27.64%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		0	0	0	0	0	0	0	0	0	0	0.00%
212		6	0	0	0	0	0	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		9	0	2	0	0	0	0	0	0	0	0.00%
218		44	0	44	0	0	0	0	0	0	0	0.00%
219		0	0	0	0	0	0	0	0	0	0	0.00%
220		1	0	1	0	1	0	0	0	0	0	73.29%
221		1	0	1	0	1	0	0	0	0	0	73.29%
222		0	0	0	0	0	0	0	0	0	0	0.00%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		0	0	0	0	0	0	0	0	0	0	0.00%
229		0	0	0	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		60	0	46	0	2	0	0	0	0	0	57.69%



**2021 EU-wide Stress Test: Credit risk STA**  
Coöperatieve Rabobank U.A.

RowNum	um	(min EUR, %)	Baseline Scenario																							
			31/12/2021							31/12/2022							31/12/2023									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
1	Central banks	487	25	0	0	0	0.00%	481	28	10	0	0	0	0.00%	474	32	13	0	0	0	0	0	0.00%			
2	Central governments	25	1	0	0	0	41.04%	25	2	0	0	0	0	42.84%	24	2	0	0	0	0	0	0	43.40%			
3	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
4	Public sector entities	0	0	0	0	0	6.26%	0	0	0	0	0	0	6.09%	0	0	0	0	0	0	0	0	5.98%			
5	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
6	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
7	Institutions	3,988	241	52	2	0	5.93%	3,917	277	86	1	0	5	5.82%	3,857	269	114	0	0	0	0	7	5.74%			
8	Corporates	5,705	581	803	36	13	253	31.57%	5,445	678	967	14	300	31.04%	5,305	685	1,099	25	13	338	30	30.78%				
9	of which: SME	2,383	225	80	14	5	24	30.35%	2,283	263	142	11	6	30.02%	2,215	279	194	10	6	58	5	30.00%				
10	Retail	3,335	446	357	27	11	104	29.07%	3,216	422	501	16	9	27.49%	3,124	425	589	16	9	159	15	26.92%				
11	of which: SME	2,365	377	334	27	10	100	29.85%	2,240	345	471	16	9	28.19%	2,187	357	553	15	9	153	15	27.65%				
12	Secured by mortgages on immovable property	1,659	142	17	1	0	2	9.47%	1,634	153	31	0	0	9.66%	1,603	172	42	0	0	0	0	4	8.83%			
13	of which: SME	559	52	6	0	0	1	10.48%	551	55	11	0	0	10.00%	541	61	15	0	0	0	0	1	9.73%			
14	Items associated with particularly high risk	108	9	1	0	0	0	12.54%	106	10	3	0	0	12.11%	103	11	4	0	0	0	0	0	11.81%			
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
18	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
19	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
21	Standardised Total	15,307	1,446	1,235	66	24	362	29.29%	14,822	1,569	1,597	45	23	446	27.93%	14,471	1,656	1,861	44	22	508	27	27.28%			

RowNum	um	(min EUR, %)	Baseline Scenario																							
			31/12/2021							31/12/2022							31/12/2023									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
22	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
23	Central governments	25	1	0	0	0	0	40.00%	25	2	0	0	0	40.00%	24	2	0	0	0	0	0	0	40.00%			
24	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
25	Public sector entities	0	0	0	0	0	0	6.26%	0	0	0	0	0	6.09%	0	0	0	0	0	0	0	0	5.98%			
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
28	Institutions	86	5	0	0	0	0	5.80%	85	6	0	0	0	5.63%	83	7	1	0	0	0	0	0	5.53%			
29	Corporates	701	54	11	1	0	2	17.11%	686	59	20	1	0	16.95%	671	67	28	1	0	0	0	5	16.34%			
30	of which: SME	610	49	8	1	0	1	13.86%	598	55	15	0	0	13.55%	585	61	22	0	0	0	0	3	13.14%			
31	Retail	1,146	90	62	1	0	24	38.65%	1,127	98	74	1	0	26	35.41%	1,105	111	83	1	0	0	28	33.30%			
32	of which: SME	451	41	50	0	0	21	42.36%	443	43	56	1	0	22	39.95%	434	47	60	1	0	0	23	38.28%			
33	Secured by mortgages on immovable property	1,258	105	12	0	0	1	9.52%	1,239	114	23	0	0	2	9.11%	1,215	129	32	0	0	0	3	8.88%			
34	of which: SME	551	51	6	0	0	1	10.49%	543	55	11	0	0	1	10.01%	533	60	15	0	0	0	1	9.74%			
35	Items associated with particularly high risk	108	9	1	0	0	0	12.54%	106	10	3	0	0	12.11%	103	11	4	0	0	0	0	0	11.81%			
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
41	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
42	Standardised Total	3,324	265	87	3	0	27	31.28%	3,267	289	120	2	0	32	26.65%	3,202	327	147	2	0	0	35	24.12%			

RowNum	um	(min EUR, %)	Baseline Scenario																							
			31/12/2021							31/12/2022							31/12/2023									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
43	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
44	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
45	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
46	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
49	Institutions	515	31	0	0	0	0	5.80%	510	36	0	0	0	5.63%	503	43	1	0	0	0	0	0	5.52%			
50	Corporates	88	5	1	0	0	0	5.79%	86	6	1	0	0	5.62%	85	7	2	0	0	0	0	0	5.53%			
51	of which: SME	87	5	0	0	0	0	5.59%	85	0	0	0	0	5.44%	84	2	0	0	0	0	0	0	5.35%			
52	Retail	299	17	27	0	0	4	13.69%	294	20	0	0	0	4	13.13%	289	23	11	0	0	0	0	13.72%			
53	of which: SME	106	6	19	0	0	3	16.72%	105	7	20	0	0	3	16.31%	103	8	21	0	0	0	3	16.01%			
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
55	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
56	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
57	Covered bonds																									

**2021 EU-wide Stress Test: Credit risk STA**  
Coöperatieve Rabobank U.A.

RowNum	Category	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	18	1	0	0	0	5.80%	18	1	0	0	0	5.64%	18	2	0	0	0	0	0	0	5.53%
92	Corporates	553	40	11	1	0	11.21%	541	42	20	0	0	11.44%	529	49	26	0	0	0	0	3	11.38%
93	of which: SME	227	2	2	0	0	13.68%	26	1	4	0	0	13.95%	25	1	3	0	0	0	0	1	14.36%
94	Retail	41	1	10	1	0	16.03%	36	1	15	0	0	14.75%	33	1	18	0	0	0	0	3	14.35%
95	of which: SME	41	1	10	1	0	16.03%	36	1	15	0	0	14.75%	33	1	18	0	0	0	0	3	14.35%
96	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	612	42	21	1	0	13.44%	595	45	35	1	0	12.85%	581	51	44	1	0	0	5	12.58%	

RowNum	Category	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
113	Corporates	12	2	0	0	0	24.37%	12	2	1	0	0	24.35%	11	3	1	0	0	0	0	0	24.29%
114	of which: SME	9	2	0	0	0	23.30%	9	2	0	0	0	23.55%	9	2	0	0	0	0	0	0	23.56%
115	Retail	327	28	16	1	0	29.77%	317	28	27	0	0	30.04%	309	29	35	0	0	0	0	11	30.51%
116	of which: SME	303	26	16	3	1	29.07%	293	26	26	2	0	30.40%	285	26	34	2	0	0	0	10	30.91%
117	Secured by mortgages on immovable property	131	11	0	0	0	7.10%	129	12	2	0	0	6.82%	126	13	3	0	0	0	0	0	6.67%
118	of which: SME	2	0	0	0	0	7.10%	2	0	0	0	0	6.82%	2	0	0	0	0	0	0	0	6.67%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	470	42	18	3	1	27.11%	457	43	30	2	1	28.05%	446	44	39	2	0	0	11	28.33%	

RowNum	Category	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	17	1	0	0	0	5.80%	16	1	0	0	0	5.63%	16	1	1	0	0	0	0	0	5.54%
134	Corporates	2,410	328	498	17	9	35.06%	2,251	420	565	13	10	34.91%	2,201	408	627	13	9	219	0	34.92%	
135	of which: SME	985	103	31	8	3	35.77%	921	139	59	6	4	35.50%	889	146	85	6	4	30	0	35.30%	
136	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
137	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0								





2021 EU-wide Stress Test: Credit risk STA  
Coöperatieve Rabobank U.A.

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	18	2	0	0	0	8.19%	18	2	0	0	0	8.18%	17	2	0	0	0	0	0	0	8.18%
92	Corporates	520	72	12	2	0	13.50%	510	66	28	1	0	14.92%	500	65	39	1	0	0	0	0	15.54%
93	of which: SME	211	8	2	0	0	16.76%	21	5	5	0	0	20.07%	20	4	7	0	0	0	0	0	23.88%
94	Retail	39	2	10	1	0	16.30%	31	2	19	1	0	14.89%	27	1	23	0	0	0	0	0	14.60%
95	of which: SME	39	2	10	1	0	16.30%	31	2	19	1	0	14.89%	27	1	23	0	0	0	0	0	14.60%
96	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	577	76	23	3	1	14.76%	559	69	47	2	0	14.89%	544	69	62	1	0	0	0	9	15.17%

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
113	Corporates	12	2	0	0	0	24.55%	11	3	1	0	0	24.50%	11	3	1	0	0	0	0	0	24.46%
114	of which: SME	9	2	0	0	0	23.98%	9	2	0	0	0	24.04%	8	2	1	0	0	0	0	0	24.03%
115	Retail	314	41	17	4	1	32.39%	299	41	31	3	1	34.48%	289	39	43	1	15	15	15	35.24%	
116	of which: SME	290	38	17	4	1	32.71%	276	38	31	3	1	34.90%	266	36	42	3	1	15	15	35.73%	
117	Secured by mortgages on immovable property	128	14	1	0	0	9.80%	125	15	3	0	0	9.50%	123	15	4	0	0	0	0	0	9.32%
118	of which: SME	9	2	0	0	0	9.60%	9	2	0	0	0	9.50%	9	2	0	0	0	0	0	0	9.32%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	453	57	19	4	1	30.54%	436	59	35	3	1	32.08%	424	57	49	3	1	16	16	32.57%	

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	16	1	1	0	0	8.19%	15	2	1	0	0	8.18%	15	2	1	0	0	0	0	0	8.18%
134	Corporates	2,287	411	538	20	14	209	38,74%	2,167	451	619	14	16	239	38,62%	2,037	518	681	13	16	262	38,45%
135	of which: SME	905	172	41	10	7	16	39,48%	848	190	80	7	8	31	39,20%	824	182	113	7	7	44	38,82%
136	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
137	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0.00%	0	0	0</												



**2021 EU-wide Stress Test: Credit risk STA**  
Coöperatieve Rabobank U.A.

RowN um	(m EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
175	Institutions	25	2	0	0	0	8.19%	25	3	0	0	0	0	8.17%	25	3	0	0	0	0	0	8.18%
176	Corporates	69	34	2	1	0	17.67%	69	25	15	1	0	0	16.92%	69	23	21	0	0	0	0	16.80%
177	of which: SME	41	21	3	0	0	15.92%	41	15	8	0	0	0	16.12%	41	14	12	0	0	0	0	16.21%
178	Retail	55	16	8	1	0	28.01%	49	4	15	1	0	0	21.90%	45	3	20	1	0	0	0	20.44%
179	of which: SME	55	6	1	0	0	28.01%	49	4	15	1	0	0	21.90%	45	3	20	1	0	0	0	20.44%
180	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
189	Standardised Total	149	42	14	2	0	23.15%	143	31	30	1	0	6	19.40%	135	29	42	1	0	0	8	18.54%

RowN um	(m EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
191	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
196	Institutions	22	3	0	0	0	24.11%	22	3	0	0	0	0	27.48%	21	3	1	0	0	0	0	29.53%
197	Corporates	14	25	2	0	1	47.96%	14	22	8	0	0	3	48.89%	14	19	8	0	0	0	0	48.76%
198	of which: SME	4	6	0	0	0	53.83%	3	5	1	0	0	0	51.37%	3	5	1	0	0	0	0	53.40%
199	Retail	28	48	11	1	2	37.19%	32	35	21	1	1	8	39.16%	33	27	27	1	1	0	11	39.73%
200	of which: SME	28	48	11	1	2	37.19%	32	35	21	1	1	8	39.16%	33	27	27	1	1	0	11	39.73%
201	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
210	Standardised Total	64	76	13	1	2	39.01%	67	60	27	1	1	11	41.14%	69	49	35	1	1	1	15	41.68%

RowN um	(m EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
212	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
217	Institutions	0	0	0	0	0	8.19%	0	0	0	0	0	0	8.18%	0	0	0	0	0	0	0	8.18%
218	Corporates	0	0	0	0	0	14.99%	0	0	0	0	0	0	14.98%	0	0	0	0	0	0	0	14.98%
219	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
220	Retail	1	0	0	0	0	41.06%	1	0	0	0	0	0	32.62%	1	0	0	0	0	0	0	29.03%
221	of which: SME	1	0	0	0	0	41.06%	1	0	0	0	0	0	32.62%	1	0	0	0	0	0	0	29.03%
222	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
228	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0						

2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Coöperatieve Rabobank U.A.

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
1	Coöperatieve Rabobank U.A.														
2	Central banks														
3	Central governments														
4	Institutions														
5	Corporates														
6	Corporates - Of Which: Specialised Lending														
7	Corporates - Of Which: SME														
8	Retail														
9	Retail - Secured on real estate property														
10	Retail - Secured on real estate property - Of Which: SME														
11	Retail - Secured on real estate property - Of Which: non-SME														
12	Retail - Qualifying Revolving														
13	Retail - Other Retail														
14	Retail - Other Retail - Of Which: SME														
15	Retail - Other Retail - Of Which: non-SME														
16	Equity														
17	Securitisation														
18	Other non-credit obligation assets														
19	IRB TOTAL														

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
20	NETHERLANDS														
21	Central banks														
22	Central governments														
23	Institutions														
24	Corporates														
25	Corporates - Of Which: Specialised Lending														
26	Corporates - Of Which: SME														
27	Retail														
28	Retail - Secured on real estate property														
29	Retail - Secured on real estate property - Of Which: SME														
30	Retail - Secured on real estate property - Of Which: non-SME														
31	Retail - Qualifying Revolving														
32	Retail - Other Retail														
33	Retail - Other Retail - Of Which: SME														
34	Retail - Other Retail - Of Which: non-SME														
35	Equity														
36	Securitisation														
37	Other non-credit obligation assets														
38	IRB TOTAL														

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
39	UNITED STATES														
40	Central banks														
41	Central governments														
42	Institutions														
43	Corporates														
44	Corporates - Of Which: Specialised Lending														
45	Corporates - Of Which: SME														
46	Retail														
47	Retail - Secured on real estate property														
48	Retail - Secured on real estate property - Of Which: SME														
49	Retail - Secured on real estate property - Of Which: non-SME														
50	Retail - Qualifying Revolving														
51	Retail - Other Retail														
52	Retail - Other Retail - Of Which: SME														
53	Retail - Other Retail - Of Which: non-SME														
54	Equity														
55	Securitisation														
56	Other non-credit obligation assets														
57	IRB TOTAL														

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
58	AUSTRALIA														
59	Central banks														
60	Central governments														
61	Institutions														
62	Corporates														
63	Corporates - Of Which: Specialised Lending														
64	Corporates - Of Which: SME														
65	Retail														
66	Retail - Secured on real estate property														
67	Retail - Secured on real estate property - Of Which: SME														
68	Retail - Secured on real estate property - Of Which: non-SME														
69	Retail - Qualifying Revolving														
70	Retail - Other Retail														
71	Retail - Other Retail - Of Which: SME														
72	Retail - Other Retail - Of Which: non-SME														
73	Equity														
74	Securitisation														
75	Other non-credit obligation assets														
76	IRB TOTAL														

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
77	UNITED KINGDOM														
78	Central banks														
79	Central governments														
80	Institutions														
81	Corporates														
82	Corporates - Of Which: Specialised Lending														
83	Corporates - Of Which: SME														
84	Retail														
85	Retail - Secured on real estate property														
86	Retail - Secured on real estate property - Of Which: SME														
87	Retail - Secured on real estate property - Of Which: non-SME														
88	Retail - Qualifying Revolving														
89	Retail - Other Retail														
90	Retail - Other Retail - Of Which: SME														
91	Retail - Other Retail - Of Which: non-SME														
92	Equity														
93	Securitisation														
94	Other non-credit obligation assets														
95	IRB TOTAL														

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
96	NEW ZEALAND														















2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Coöperatieve Rabobank U.A.

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																					
2	Central governments																					
3	Institutions																					
4	Corporates	176	338	95	20	38	24	25.62%	172	322	115	15	34	27	23.73%	107	311	130	14	27	26	22.61%
5	Corporates - Of Which: Specialised Lending																					
6	Corporates - Of Which: SME																					
7	Retail	28	230	27	8	48	10	37.20%	26	190	49	5	40	18	37.97%	25	164	65	5	34	24	37.68%
8	Retail - Secured on real estate property																					
9	Retail - Secured on real estate property - Of Which: SME																					
10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Retail - Qualifying Revolving																					
12	Retail - Other Retail																					
13	Retail - Other Retail - Of Which: SME																					
14	Retail - Other Retail - Of Which: non-SME																					
15	Equity																					
16	Securitisation																					
17	Other non-credit obligation assets																					
18	IRB TOTAL	7,767	3,378	708	29	88	147	20.74%	7,455	3,162	1,236	21	75	247	20.02%	7,218	2,938	1,697	19	62	305	17.96%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks																					
20	Central governments																					
21	Institutions																					
22	Corporates	121	208	73	19	36	22	30.31%	114	195	92	15	32	25	27.10%	107	188	107	13	26	27	25.41%
23	Corporates - Of Which: Specialised Lending																					
24	Corporates - Of Which: SME																					
25	Retail	28	84	6	7	43	1	18.80%	26	82	10	5	37	2	17.60%	25	79	14	4	32	2	16.87%
26	Retail - Secured on real estate property																					
27	Retail - Secured on real estate property - Of Which: SME																					
28	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Retail - Qualifying Revolving																					
30	Retail - Other Retail																					
31	Retail - Other Retail - Of Which: SME																					
32	Retail - Other Retail - Of Which: non-SME																					
33	Equity																					
34	Securitisation																					
35	Other non-credit obligation assets																					
36	IRB TOTAL	7,627	3,186	673	28	80	133	19.83%	7,291	3,017	1,178	20	70	224	18.99%	7,041	2,823	1,622	18	58	274	16.88%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Retail - Secured on real estate property																					
45	Retail - Secured on real estate property - Of Which: SME																					
46	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Retail - Qualifying Revolving																					
48	Retail - Other Retail																					
49	Retail - Other Retail - Of Which: SME																					
50	Retail - Other Retail - Of Which: non-SME																					
51	Equity																					
52	Securitisation																					
53	Other non-credit obligation assets																					
54	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																					
56	Central governments																					
57	Institutions																					
58	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME																					
61	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Retail - Secured on real estate property																					
63	Retail - Secured on real estate property - Of Which: SME																					
64	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	Retail - Qualifying Revolving																					
66	Retail - Other Retail																					
67	Retail - Other Retail - Of Which: SME																					
68	Retail - Other Retail - Of Which: non-SME																					
69	Equity																					
70	Securitisation																					
71	Other non-credit obligation assets																					
72	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																					
74	Central governments																					
75	Institutions																					
76	Corporates	0	1	0	0	0	0	8.99%	1	1	1	0	0	0	8.99%	1	0	1	0	0	0	8.99%
77	Corporates - Of Which: Specialised Lending																					
78	Corporates - Of Which: SME																					
79	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
80	Retail - Secured on real estate property																					
81	Retail - Secured on real estate property - Of Which: SME																					
82	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0															



























# 2021 EU-wide Stress Test: Securitisations

Coöperatieve Rabobank U.A.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	5,626						
2		SEC-SA	1,061						
3		SEC-ERBA	46						
4		SEC-IAA	3,105						
5		<b>Total</b>	<b>9,838</b>						
6	REA	SEC-IRBA	1,345	1,640	1,889	1,894	5,117	6,651	6,961
7		SEC-SA	308	369	413	417	900	1,127	1,167
8		SEC-ERBA	16	20	21	22	25	37	37
9		SEC-IAA	1,008	1,160	1,145	1,173	1,373	1,901	2,395
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>2,677</b>	<b>3,190</b>	<b>3,467</b>	<b>3,506</b>	<b>7,415</b>	<b>9,716</b>	<b>10,561</b>	
12	Impairments	Total banking book others than assessed at fair value		4	0	0	9	0	0

# 2021 EU-wide Stress Test: Risk exposure amounts

Coöperatieve Rabobank U.A.

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	155,133	164,767	165,882	165,764	180,179	186,546	187,776
2	Risk exposure amount for securitisations and re-securitisations	2,677	3,190	3,467	3,506	7,415	9,716	10,561
3	Risk exposure amount other credit risk	152,456	161,576	162,415	162,258	172,764	176,830	177,215
4	Risk exposure amount for market risk	5,928	5,928	5,928	5,928	7,370	7,595	7,673
5	Risk exposure amount for operational risk	28,521	28,521	28,521	28,521	30,488	33,713	35,400
6	Other risk exposure amounts	16,181	16,181	16,181	16,181	16,181	16,181	16,181
7	<b>Total risk exposure amount</b>	<b>205,763</b>	<b>215,396</b>	<b>216,512</b>	<b>216,393</b>	<b>234,217</b>	<b>244,034</b>	<b>247,030</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>205,773</b>	<b>215,431</b>	<b>216,526</b>	<b>216,403</b>	<b>234,286</b>	<b>244,069</b>	<b>247,049</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>205,763</b>	<b>215,396</b>	<b>216,512</b>	<b>216,393</b>	<b>234,217</b>	<b>244,034</b>	<b>247,030</b>

## 2021 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

Row Number		(mln EUR, %)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	<b>A</b>	<b>OWN FUNDS</b>		<b>49,851</b>	<b>50,670</b>	<b>50,817</b>	<b>50,648</b>	<b>44,145</b>	<b>41,977</b>	<b>40,658</b>
2	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>34,647</b>	<b>35,466</b>	<b>35,654</b>	<b>35,485</b>	<b>28,941</b>	<b>26,673</b>	<b>25,067</b>
3	<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,800	7,800	7,800	7,800	7,800	7,800	7,800
4	<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5	<b>A.1.2</b>	Retained earnings		29,231	30,080	30,461	30,680	24,671	23,338	22,546
6	<b>A.1.3</b>	Accumulated other comprehensive income		-1,381	-1,381	-1,381	-1,381	-1,852	-1,852	-1,852
7	<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-384	-384	-384
8	<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	-86	-86	-86
9	<b>A.1.3.3</b>	Other OCI contributions		-1,381	-1,381	-1,381	-1,381	-1,381	-1,381	-1,381
10	<b>A.1.4</b>	Other Reserves		0	0	0	0	0	0	0
11	<b>A.1.5</b>	Funds for general banking risk		0	0	0	0	0	0	0
12	<b>A.1.6</b>	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13	<b>A.1.7</b>	Adjustments to CET1 due to prudential filters		-25	-25	-25	-25	-109	-109	-109
14	<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-152	-152	-152	-152	-236	-236	-236
15	<b>A.1.7.2</b>	Cash flow hedge reserve		47	47	47	47	47	47	47
16	<b>A.1.7.3</b>	Other adjustments		80	80	80	80	80	80	80
17	<b>A.1.8</b>	(-) Intangible assets (including Goodwill)		-615	-602	-592	-573	-602	-592	-573
18	<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-224	-71	0	0	-1,640	-1,990	-2,219
19	<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses		0	-175	-210	-162	0	0	0
20	<b>A.1.11</b>	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-220	-670	0	-198	-651
21	<b>A.1.12</b>	(-) Defined benefit pension fund assets		-3	-3	-3	-3	-3	-3	-3
22	<b>A.1.13</b>	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23	<b>A.1.14</b>	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24	<b>A.1.15</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-25	-25	-25	-25	-25	-25	-25
25	<b>A.1.15.1</b>	Of which: from securitisation positions (-)		-25	-25	-25	-25	-25	-25	-25
26	<b>A.1.16</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27	<b>A.1.17</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28	<b>A.1.18</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29	<b>A.1.19</b>	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	<b>A.1.20</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-165	-165	-165	-165	-165	-165	-165
31	<b>A.1.21</b>	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32	<b>A.1.22</b>	Amount subject to IFRS 9 transitional arrangements		-55	-35	-20	-18	-867	-625	-638
33	<b>A.1.22.1</b>	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34	<b>A.1.22.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")	0	0	0	0	0	0	0	0
35	<b>A.1.22.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")	0	0	0	0	0	0	0	0
36	<b>A.1.22.4</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")	73	50	28	26	1,238	892	911	
37	<b>A.1.22.4.1</b>	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")	18	15	8	8	371	268	273	
38	<b>A.1.23</b>	Transitional adjustments		55	35	15	9	867	468	319
39	<b>A.1.23.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40	<b>A.1.23.2</b>	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41	<b>A.1.23.3</b>	Adjustments due to IFRS 9 transitional arrangements		55	35	15	9	867	468	319
42	<b>A.1.23.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		55	35	15	9	867	468	319
43	<b>A.1.23.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44	<b>A.1.23.4</b>	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45	<b>A.1.23.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46	<b>A.1.23.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47	<b>A.1.23.4.3</b>	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>4,414</b>	<b>4,414</b>	<b>4,373</b>	<b>4,373</b>	<b>4,414</b>	<b>4,373</b>	<b>4,373</b>
49	<b>A.2.1</b>	Additional Tier 1 Capital instruments		4,373	4,373	4,373	4,373	4,373	4,373	4,373
50	<b>A.2.2</b>	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51	<b>A.2.3</b>	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52	<b>A.2.4</b>	Additional Tier 1 transitional adjustments		41	41	0	0	41	0	0
53	<b>A.2.4.1</b>	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54	<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>39,061</b>	<b>39,881</b>	<b>40,027</b>	<b>39,858</b>	<b>33,355</b>	<b>31,046</b>	<b>29,441</b>
55	<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>10,790</b>	<b>10,790</b>	<b>10,790</b>	<b>10,790</b>	<b>10,790</b>	<b>10,931</b>	<b>11,217</b>
56	<b>A.4.1</b>	Tier 2 Capital instruments		10,790	10,790	10,790	10,790	10,790	10,790	10,790
57	<b>A.4.2</b>	Other Tier 2 Capital components and deductions		60	0	0	0	849	876	854
58	<b>A.4.3</b>	Tier 2 transitional adjustments		-60	0	0	0	-849	-735	-427
59	<b>A.4.3.1</b>	Of which: adjustments due to IFRS 9 transitional arrangements		-60	0	0	0	-849	-735	-427
60	<b>A.5</b>	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		0	0	0	0	0	0	0



# 2021 EU-wide Stress Test: P&L

Coöperatieve Rabobank U.A.

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	<b>Net interest income</b>	8,181	7,797	7,227	6,869	7,400	6,750	6,293
2	Interest income	14,278	22,103	20,351	19,113	21,843	20,077	18,490
3	Interest expense	-6,096	-14,306	-13,124	-12,244	-14,358	-13,224	-12,084
4	<b>Dividend income</b>	13	13	13	13	6	6	6
5	<b>Net fee and commission income</b>	1,780	1,780	1,780	1,780	1,442	1,469	1,527
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	-314	-7	-7	-7	-719	-7	-7
7	<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-491		
8	<b>Other operating income not listed above, net</b>	917	724	724	724	384	476	476
9	<b>Total operating income, net</b>	10,576	10,307	9,737	9,378	8,022	8,694	8,295
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-1,931	-1,278	-983	-799	-4,636	-2,002	-1,539
11	<b>Other income and expenses not listed above, net</b>	-7,150	-7,181	-7,181	-7,181	-9,129	-8,138	-7,757
12	<b>Profit or (-) loss before tax from continuing operations</b>	1,496	1,848	1,573	1,398	-5,743	-1,447	-1,001
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-400	-487	-426	-413	1,419	350	229
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>1,096</b>	<b>1,361</b>	<b>1,147</b>	<b>985</b>	<b>-4,323</b>	<b>-1,097</b>	<b>-772</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	274	513	766	766	236	236	20
17	<b>Attributable to owners of the parent net of estimated dividends</b>	822	849	381	219	-4,559	-1,334	-792
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	321

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

Coöperatieve Rabobank U.A.

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021		Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0

Row Number	Realised losses 01 January to 31 March 2021		
6	Realised fines/litigation costs (net of provisions) (-)		0
7	Other material losses and provisions (-)		0