



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Coöperatieve Rabobank U.A.

	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024
(mln EUR, %)							
Net interest income	9,147	8,785	9,116	9,192	8,019	8,658	8,762
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-473	278	278	278	-781	153	153
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-322	-1,256	-1,072	-885	-3,783	-2,952	-1,759
Profit or (-) loss for the year	2,786	2,119	2,431	2,661	-3,095	-600	743
Coverage ratio: non-performing exposure (%)	21.52%	21.49%	20.29%	19.60%	26.96%	25.65%	25.08%
Common Equity Tier 1 capital	38,372	40,271	41,943	43,364	34,466	33,453	33,113
Total Risk exposure amount (all transitional adjustments included)	240,376	242,361	243,271	254,663	254,126	266,867	289,801
Common Equity Tier 1 ratio, %	15.96%	16.62%	17.24%	17.03%	13.56%	12.54%	11.43%
Fully loaded Common Equity Tier 1 ratio, %	15.96%	16.59%	17.21%	17.03%	13.36%	12.39%	11.43%
Tier 1 capital	43,247	45,146	46,818	48,239	39,340	38,328	37,988
Total leverage ratio exposures	655,276	655,276	655,276	655,276	655,276	655,276	655,276
Leverage ratio, %	6.60%	6.89%	7.14%	7.36%	6.00%	5.85%	5.80%
Fully loaded leverage ratio, %	6.60%	6.88%	7.13%	7.36%	5.93%	5.79%	5.80%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.96%	16.59%	17.21%	17.03%	13.36%	12.39%	11.43%

IFRS 9 transitional arrangements?	Yes (dynamic only)
-----------------------------------	--------------------

2023 EU-wide Stress Test: Credit risk IRB
Coöperatieve Rabobank U.A.

		Actual 31/12/2022*															
		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								
UNITED KINGDOM	Central banks	5,521	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	215	0	0	0	0	0	0	0	5,069	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	72	0	0	0	0	0	0	
	Corporates	9,726	211	0	0	6,275	73	0	0	5,592	844	211	0	0	2	34	16.19%
	Corporates - Of Which: Specialised Lending	499	0	0	0	459	0	0	0	435	0	0	0	0	0	0	0
	Corporates - Of Which: SME	295	14	0	0	399	0	0	0	183	262	14	0	0	0	0	48.42%
	Retail	1,335	13	0	0	232	0	0	0	11,531	241	33	1	2	4	24.25%	
	Retail - Secured on real estate property	44	0	0	0	0	0	0	0	36	7	0	0	0	0	0	2.19%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	41	0	0	0	0	0	0	0	33	7	0	0	0	0	0	2.19%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,273	13	0	0	232	0	0	0	1,107	233	33	1	2	4	24.58%	
	Retail - Other Retail - Of Which: SME	1,272	13	0	0	232	0	0	0	1,107	233	33	1	2	4	24.58%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	18	0	0	0	38	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	17,323	248	0	0	6,542	82	0	0	11,877	1,085	231	9	9	39	16.84%		

		Actual 31/12/2022*															
		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								
NEW ZEALAND	Central banks	762	0	0	0	0	0	0	0	752	0	0	0	0	0	0	
	Central governments	136	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	
	Corporates	10,836	129	0	0	3,657	39	0	0	8,030	495	149	0	0	0	0	1.81%
	Corporates - Of Which: Specialised Lending	78	0	0	0	38	0	0	0	76	0	0	0	0	0	0	0
	Corporates - Of Which: SME	9,795	0	0	0	2,975	0	0	0	7,938	401	141	0	0	0	0	0.00%
	Retail	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	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
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	11,764	129	0	0	3,659	39	0	0	9,779	495	149	7	3	5	3.81%		

		Actual 31/12/2022*															
		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								
BRAZIL	Central banks	3	0	0	0	0	0	0	0	5	0	0	0	0	0	0	
	Central governments	402	0	0	0	634	0	0	0	0	0	0	0	0	0	0	
	Institutions	7	0	0	0	30	0	0	0	2	5	0	0	0	0	0	
	Corporates	4,906	911	930	36	3,122	63	578	0	4,398	122	226	0	0	140	63.79%	
	Corporates - Of Which: Specialised Lending	438	2	0	0	369	0	0	0	355	49	2	2	2	0	0	1.74%
	Corporates - Of Which: SME	1,260	30	0	0	464	13	0	0	1,156	226	30	11	16	0	0	23.23%
	Retail	1	0	0	0	0	0	0	0	2	1	0	0	0	0	0	10.83%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10.83%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,977	30	0	0	464	13	0	0	1,153	226	30	11	16	0	0	29.33%
	Retail - Other Retail - Of Which: SME	1,977	30	0	0	464	13	0	0	1,153	226	30	11	16	0	0	29.33%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	61	0	0	0	151	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	6,564	221	930	36	4,399	73	578	0	5,560	354	297	18	24	151	59.69%		

		Actual 31/12/2022*															
		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								
GERMANY	Central banks	83	0	0	0	0	0	0	0	32	0	0	0	0	0	0	
	Central governments	465	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	799	0	0	0	141	0	0	0	73	48	0	0	0	0	0	
	Corporates	4,928	0	0	0	2,049	0	0	0	3,612	316	11	3	2	2	0	15.40%
	Corporates - Of Which: Specialised Lending	361	0	0	0	156	0	0	0	331	57	0	0	0	0	0	0
	Corporates - Of Which: SME	2,497	50	0	0	542	24	0	0	2,086	590	53	2	7	17	0	32.43%
	Retail	174	0	0	0	24	0	0	0	154	38	0	0	0	0	0	25.67%
	Retail - Secured on real estate property	188	2	0	0	22	0	0	0	149	17	2	0	0	0	0	25.47%
	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
	Retail - Qualifying Revolving	2,323	47	0	0	518	19	0	0	1,933	571	50	2	7	16	0	32.76%
	Retail - Other Retail	2,323	47	0	0	518	19	0	0	1,933	571	50	2	7	16	0	32.76%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	11	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	1,402	0	0	0	1,402	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	10,991	99	0	0	4,172	27	0	0	5,604	914	64	5	9	19	0	29.49%	

2023 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

		Actual 31/12/2022*														
		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								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	265	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	143	0	0	0	94	0	0	0	4	0	0	0	0	0	0
	Corporates	3,633	233	0	0	3,684	29	0	0	3,486	256	233	4	2	123	53.84%
	Corporates - Of Which: Specialised Lending	172	0	0	0	150	0	0	0	138	13	0	0	0	0	0
	Corporates - Of Which: SME	202	0	0	0	51	0	0	0	198	17	0	0	0	0	0
	Retail	1,793	47	0	0	392	19	0	0	1,827	316	54	2	6	26	48.45%
	Retail - Secured on real estate property	23	0	0	0	3	0	0	0	19	3	0	0	0	0	6.74%
	Retail - Secured on real estate property - Of Which: SME	23	0	0	0	3	0	0	0	19	3	0	0	0	0	6.74%
	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,768	47	0	0	389	19	0	0	1,788	313	54	2	6	26	48.52%
	Retail - Other Retail - Of Which: SME	1,768	47	0	0	389	19	0	0	1,788	311	54	2	6	26	48.52%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	43	0	0	0	120	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	5,892	278	0	0	3,290	93	0	0	4,291	669	285	8	8	148	52.00%	

		Actual 31/12/2022*														
		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								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	396	0	0	0	0	0	0	0	351	0	0	0	0	0	0
	Institutions	520	0	0	0	152	0	0	0	210	0	0	0	0	0	0
	Corporates	4,459	24	0	0	2,085	0	0	0	2,886	272	20	4	2	11	11.72%
	Corporates - Of Which: Specialised Lending	127	0	0	0	92	0	0	0	125	0	0	0	0	0	0
	Corporates - Of Which: SME	308	0	0	0	63	0	0	0	294	30	0	0	0	0	0
	Retail	1,616	10	0	0	307	0	0	0	1,612	170	17	3	3	3	18.18%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,510	10	0	0	306	0	0	0	1,509	168	17	3	3	3	17.99%
	Retail - Other Retail - Of Which: SME	1,509	10	0	0	306	0	0	0	1,509	168	17	3	3	3	17.99%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23.51%
	Equity	32	0	0	0	62	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	6,932	39	0	0	2,665	0	0	0	4,959	442	41	7	5	6	14.34%	

		Actual 31/12/2022*														
		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								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
HONG KONG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	291	0	0	0	76	0	0	0	0	39	0	0	0	0	0
	Institutions	26	0	0	0	0	0	0	0	21	0	0	0	0	0	0
	Corporates	3,093	11	0	0	1,667	0	0	0	3,713	156	11	2	0	0	69.38%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7	0	0	0	0	0	0	0	7	0	0	0	0	0	22.23%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22.23%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22.23%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	3,415	11	0	0	1,751	0	0	0	3,722	195	11	2	0	0	69.99%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

		Baseline Scenario																					
		31/12/2023								31/12/2024								31/12/2025					
(m EUR, %)		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 2 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 2 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 2 exposure	
Central banks		5,069	0	0	0	0	0	5,069	0	0	0	0	0	0	5,069	0	0	0	0	0	0	0	
Central governments		27	0	0	0	0	0	27	0	0	0	0	0	0	27	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Corporates		5,452	927	266	6	46	12.21%	5,205	1,020	310	6	0	0	0	5,179	1,060	291	1	0	0	12.79%		
Corporates - Of Which: Specialised Lending		425	6	4	1	0	13.61%	413	11	9	1	0	0	0	13,548	407	13	14	1	0	0	13.51%	
Corporates - Of Which: SME		202	60	17	0	0	41.08%	194	66	21	0	0	0	0	34,914	187	48	26	0	0	0	35.01%	
Retail		1,199	185	24	1	1	22.38%	1,145	220	39	1	0	0	0	29,026	1,126	242	52	1	0	0	19.65%	
Retail - Secured on real estate property		39	4	1	0	0	4.29%	39	3	1	0	0	0	0	4,272	39	3	2	0	0	0	5.95%	
Retail - Secured on real estate property - Of Which: SME		3	0	0	0	0	6.36%	3	0	0	0	0	0	0	6,278	3	0	0	0	0	0	6.37%	
Retail - Secured on real estate property - Of Which: non-SME		36	4	1	0	0	4.08%	36	3	1	0	0	0	0	4,594	36	3	2	0	0	0	4.85%	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail		1,160	179	23	1	1	23.04%	1,106	216	38	1	0	0	0	21,226	1,088	238	50	1	0	0	20.14%	
Retail - Other Retail - Of Which: SME		1,160	176	24	1	1	23.04%	1,106	216	36	1	1	0	0	21,226	1,068	218	53	1	2	11	20.14%	
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	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
IRB TOTAL		11,795	1,106	292	7	10	17.64%	11,587	1,240	367	7	11	66	18.04%	11,426	1,321	446	6	11	81	18.21%		

		Baseline Scenario																					
		31/12/2023								31/12/2024								31/12/2025					
(m EUR, %)		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 2 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 2 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 2 exposure	
Central banks		752	0	0	0	0	0	752	0	0	0	0	0	0	752	0	0	0	0	0	0	0	
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates		8,913	496	235	0	0	7.51%	8,662	611	352	0	0	0	0	7,978	6,488	671	481	0	0	0	8.45%	
Corporates - Of Which: Specialised Lending		74	2	1	0	0	12.25%	72	3	1	0	0	0	0	12,318	70	5	3	0	0	0	12.34%	
Corporates - Of Which: SME		7,823	426	98	5	2	5.47%	7,622	516	204	0	0	0	0	14,848	7,450	560	327	0	0	0	10.97%	
Retail		1	0	0	0	0	10.20%	1	0	0	0	0	0	0	10.67%	1	0	0	0	0	0	10.89%	
Retail - Secured on real estate property		1	0	0	0	0	10.20%	1	0	0	0	0	0	0	10.67%	1	0	0	0	0	0	10.89%	
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	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0	10.20%	1	0	0	0	0	0	0	10.67%	1	0	0	0	0	0	10.89%	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	
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	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
IRB TOTAL		9,674	496	235	6	2	4.87%	9,442	611	352	6	3	19	5.45%	9,248	671	481	6	4	28	5.78%		

		Baseline Scenario																					
		31/12/2023								31/12/2024								31/12/2025					
(m EUR, %)		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 2 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 2 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 2 exposure	
Central banks		4	0	0	0	0	0	0.00%	4	1	0	0	0	0	0.00%	4	1	0	0	0	0	0	
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		4	2	0	0	0	0	79.66%	5	1	0	0	0	0	78.63%	5	1	0	0	0	0	0	
Corporates		4,803	190	240	3	152	61.05%	4,116	295	275	3	10	160	57.97%	4,066	371	300	5	11	170	54.89%		
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		334	68	68	0	4	12.24%	312	87	6	0	3	7	28.83%	299	97	12	0	6	4	35.20%		
Retail		1,052	302	235	3	21	35.30%	928	346	89	2	24	33	32.42%	940	348	124	2	23	48	33.03%		
Retail - Secured on real estate property		1	0	0	0	0	3.04%	1	0	0	0	0	0	0	2.94%	1	0	0	0	0	0	0	
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	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0	3.04%	1	0	0	0	0	0	0	2.94%	1	0	0	0	0	0	0	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail		1,049	302	235	3	21	35.13%	927	346	89	2	24	33	32.45%	937	349	123	2	23	48	33.07%		
Retail - Other Retail - Of Which: SME		1,049	302	235	3	21	35.13%	927	346	89	2	24	33	32.45%	937	349	123	2	23	48	33.07%		
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	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
IRB TOTAL		5,344	590	397	7	29	56.14%	5,162	643	355	7	34	193	52.93%	5,018	722	433	7	34	211	50.24%		

		Baseline Scenario																					
		31/12/2023								31/12/2024								31/12/2025					
(m EUR, %)		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 2 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 2 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 2 exposure	
Central banks		32	0	0	0	0	0	32	0	0	0	0	0	0	32	0	0	0	0	0	0	0	
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		73	8	0	0	0	9.83%	73	9	0	0	0	0	9.60%	73	10	0	0	0	0	9.52%		
Corporates		3,985	322	33	2	2	18.38%	3,489	391	60	3	1	11	18.12%	3,409	440	91	3	10	16	17.67%		
Corporates - Of Which: Specialised Lending		305	5	20	0	0	12.00%	321	63	0	0	0	0	12.10%	319	63	0	0	0	0	12.17%		
Corporates - Of Which: SME		311	56	13	0	0	20.05%	295	63	15	0	0	0	21.31%	291	65	23	0	0	0	25.24%		
Retail		2,244	466	79	4	4	26.33%	2,142	469	13	4	4	26	22.47%	2,078	491	16	5	31	20.38%			
Retail - Secured on real estate property		154	16	4	0	0	16.82%	152	15	1	0	0	0	13.94%	154	16	160	1	5	31	13.64%		
Retail - Secured on real estate property - Of Which: SME		4	1	0	0	0	8.33%	3	1	0	0	0	0	6.07%	3	1	0	0	0	0	9.20%		
Retail - Secured on real estate property - Of Which: non-SME		150	15	4	0	0	17.03%	149	15	1	0	0	0	14.18%	148	15	0	0	0	0	12.67%		
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail		2,090	389	75	1	4	26.85%	1,989	454	111	4	4	26	22.89%	1,925	475	153	1					

2023 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m€ EUR, %)	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 2 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 2 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 2 exposure	
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0
Institutions	3,471	245	246	4	2	126	40.03%	3,471	245	246	4	2	126	40.03%	3,471	245	246	4	2	126	40.03%	
Corporates - Of Which: Specialised Lending	137	13	-	0	0	0	19.80%	137	14	-	0	0	0	19.89%	133	15	-	0	0	0	19.99%	
Corporates - Of Which: SME	390	24	-	0	0	0	9.80%	390	29	-	0	0	0	9.50%	378	31	-	0	0	0	9.27%	
Retail	1,812	299	74	4	2	126	51.00%	1,812	299	74	4	2	126	51.43%	1,812	299	74	4	2	126	51.66%	
Retail - Secured on real estate property	19	1	1	0	0	0	4.8%	19	2	1	0	0	0	4.33%	19	2	1	0	0	0	4.3%	
Retail - Secured on real estate property - Of Which: SME	19	1	1	0	0	0	2.69%	19	2	1	0	0	0	2.67%	19	2	1	0	0	0	2.62%	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	5.01%	0	0	0	0	0	0	4.89%	0	0	0	0	0	0	4.75%	
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
Retail - Other Retail	1,793	287	72	4	2	126	39.30%	1,689	285	72	4	2	126	33.67%	1,623	287	72	4	2	126	28.26%	
Retail - Other Retail - Of Which: SME	1,793	287	72	4	2	126	39.30%	1,689	285	72	4	2	126	33.67%	1,623	287	72	4	2	126	28.26%	
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	-	
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	
IRB TOTAL	4,287	537	322	5	2	155	48.25%	4,112	662	371	5	2	164	44.28%	3,991	725	429	5	2	175	46.76%	

	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
(m€ EUR, %)	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 2 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 2 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 2 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Central governments	361	0	0	0	0	0	39.27%	361	0	0	0	0	0	39.08%	361	0	0	0	0	0	38.96%
Institutions	210	0	0	0	0	0	26.84%	210	0	0	0	0	0	26.67%	209	0	0	0	0	0	26.51%
Corporates	2,800	330	52	3	2	7	13.11%	2,707	389	86	3	2	12	11.52%	2,647	417	127	3	4	17	11.65%
Corporates - Of Which: Specialised Lending	122	1	-	0	0	0	19.91%	120	1	-	0	0	0	19.79%	118	1	-	0	0	0	19.63%
Corporates - Of Which: SME	278	45	1	0	1	0	7.51%	257	64	1	0	1	0	7.79%	245	73	0	0	1	0	7.82%
Retail	1,458	218	21	2	2	4	17.88%	1,376	288	36	2	4	0	16.70%	1,318	326	50	2	4	0	16.05%
Retail - Secured on real estate property	3	2	0	0	0	0	19.52%	3	2	0	0	0	0	11.75%	3	2	0	0	0	0	9.53%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	3.99%	0	0	0	0	0	0	3.99%	0	0	0	0	0	0	3.88%
Retail - Secured on real estate property - Of Which: non-SME	2	2	0	0	0	0	19.75%	2	2	0	0	0	0	11.91%	2	2	0	0	0	0	9.68%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	1,455	216	22	2	2	4	17.86%	1,373	286	35	2	4	0	16.81%	1,315	325	54	2	4	0	16.11%
Retail - Other Retail - Of Which: SME	1,451	215	22	2	2	4	17.86%	1,369	284	33	2	4	0	16.82%	1,313	323	54	2	4	0	16.12%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	21.04%	0	0	0	0	0	0	12.25%	0	0	0	0	0	0	9.04%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
IRB TOTAL	4,919	549	75	5	5	11	14.58%	4,644	677	122	5	7	10	14.52%	4,521	741	170	5	8	20	14.44%

	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
(m€ EUR, %)	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 2 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 2 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 2 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Central governments	24	16	0	0	0	0	61.93%	24	16	0	0	0	0	51.10%	30	8	0	0	11	1	61.68%
Institutions	2	0	0	0	0	0	28.80%	2	0	0	0	0	0	28.92%	2	0	0	0	0	0	28.56%
Corporates	3,739	83	18	0	0	0	90.84%	3,705	113	28	0	0	0	89.89%	3,669	133	35	0	0	14	89.55%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	7	0	0	0	0	0	18.82%	6	0	0	0	0	0	16.10%	6	0	0	0	0	0	14.00%
Retail - Secured on real estate property	7	0	0	0	0	0	2.05%	6	0	0	0	0	0	1.98%	6	0	0	0	0	0	1.92%
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	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	0	0	2.05%	6	0	0	0	0	0	1.98%	6	0	0	0	0	0	1.92%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	22.23%	0	0	0	0	0	0	22.23%	0	0	0	0	0	0	22.23%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	22.23%	0	0	0	0	0	0	22.23%	0	0	0	0	0	0	22.23%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
IRB TOTAL	3,771	99	18	2	0	0	80.71%	3,722	128	28	2	0	0	80.82%	3,708	139	41	2	1	15	80.77%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

		Adverse Scenario																					
		31/12/2023								31/12/2024								31/12/2025					
(m EUR, %)		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	
Central banks		129,912	0	0	0	0	0.00%	129,906	0	0	11	0	0	0.00%	129,904	0	0	0	0	0	0	0.00%	
Central governments		4,465	145	200	0	0	5.53%	4,451	145	211	0	0	0	5.54%	4,465	184	243	0	0	0	0	5.04%	
Institutions		8,617	322	13	0	0	26.20%	7,561	160	72	0	0	0	28.23%	2,509	201	11	0	0	0	11	25.93%	
Corporates		152,716	37,243	10,320	678	709	31.27%	146,133	30,698	15,766	594	1,277	4,461	28.49%	140,947	30,595	20,871	518	1,232	5,271	27.46%		
Corporates - Of Which: Specialised Lending		20,357	3,213	738	35	52	30.44%	18,746	4,202	1,360	31	73	289	21.23%	17,719	4,515	2,074	27	78	360	17.35%		
Corporates - Of Which: SME		13,872	16,809	4,374	299	291	11.88%	49,645	15,485	6,969	245	655	1,838	26.37%	48,057	14,888	5,172	214	616	2,736	25.91%		
Retail		223,559	29,456	4,652	363	635	19.90%	216,532	19,977	8,113	339	938	3,662	29.55%	215,235	19,999	13,293	298	827	2,381	23.99%		
Retail - Secured on real estate property		198,274	12,388	3,342	282	311	15.99%	197,058	10,984	5,263	251	602	1,026	17.20%	195,661	10,308	6,106	224	531	1,430	17.65%		
Retail - Secured on real estate property - Of Which: SME		12,244	5,667	778	78	181	22.95%	12,261	5,761	1,430	59	251	291	23.17%	12,462	5,308	1,948	0	0	0	0	22.31%	
Retail - Secured on real estate property - Of Which: non-SME		186,030	6,701	2,564	204	217	3.38	184,796	5,475	4,526	152	348	635	14.04%	183,203	4,899	6,158	174	311	879	14.27%		
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail		23,285	8,017	1,314	809	405	30.86%	21,474	8,994	2,149	87	334	611	25.84%	20,546	8,886	3,387	79	296	851	29.83%		
Retail - Other Retail - Of Which: SME		20,286	7,810	1,236	73	299	36.6	19,593	8,655	2,653	80	318	647	28.81%	18,821	8,541	3,060	68	283	882	28.75%		
Retail - Other Retail - Of Which: non-SME		2,999	207	78	77	107	50.75%	1,881	239	496	77	165	964	56.03%	2,725	345	119	11	68	68	38.16%		
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
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		
IRB TOTAL		508,273	58,083	15,193	1,045	1,331	4.07%	498,534	58,872	24,144	936	2,212	6,179	25.99%	490,970	58,140	32,440	819	2,063	8,130	25.06%		

		Adverse Scenario																					
		31/12/2023								31/12/2024								31/12/2025					
(m EUR, %)		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	
Central banks		105,727	0	0	0	0	0	0.00%	105,727	0	0	0	0	0	0.00%	105,727	0	0	0	0	0	0	
Central governments		830	477	0	0	0	40.00%	797	809	0	0	0	0	40.00%	770	1077	0	0	0	0	0	40.00%	
Institutions		1,007	33	1	0	0	18.38%	969	68	4	0	0	0	18.17%	936	97	0	0	0	0	11	17.94%	
Corporates		46,163	18,216	5,523	374	412	17.99%	32,576	10,741	18,461	321	954	2,611	30.95%	18,228	10,728	11,101	281	924	3,333	26.26%		
Corporates - Of Which: Specialised Lending		18,810	3,637	611	29	38	13.26%	15,364	3,556	21,130	21	56	241	23.15%	14,455	3,055	1,265	20	60	296	15.76%		
Corporates - Of Which: SME		21,975	10,566	3,507	236	217	1.060	20,866	9,814	5,264	188	578	1,600	30.51%	20,033	6,977	6,638	163	544	2,040	30.73%		
Retail		203,261	13,866	1,672	395	402	6.05%	202,776	12,533	14,603	274	653	1,223	15.94%	200,217	13,777	8,796	245	603	1,608	19.22%		
Retail - Secured on real estate property		197,472	12,244	3,312	282	308	15.56%	196,255	10,854	5,919	251	609	1,019	17.21%	194,887	10,091	8,050	223	530	1,422	17.66%		
Retail - Secured on real estate property - Of Which: SME		18,214	5,683	776	78	91	23.37%	17,241	5,504	1,435	93	253	390	27.20%	16,424	5,305	1,944	0	220	551	28.34%		
Retail - Secured on real estate property - Of Which: non-SME		187,258	4,561	2,536	204	214	13.10%	186,526	4,489	346	429	346	429	14.01%	185,463	4,796	6,106	174	318	871	19.26%		
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail		2,789	1,622	359	113	104	38.29%	2,529	1,699	459	81	244	881	37.53%	2,389	1,688	299	23	21	203	36.23%		
Retail - Other Retail - Of Which: SME		4,278	1,510	317	20	90	34.65%	4,042	1,570	493	16	74	164	33.18%	3,890	1,551	663	15	64	211	31.68%		
Retail - Other Retail - Of Which: non-SME		1,511	114	42	7	11	29	70.26%	1,481	128	56	7	10	4	78.59%	1,459	135	72	6	6	96	78.55%	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
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		
IRB TOTAL		371,037	32,177	9,195	684	821	2.45%	366,204	31,268	14,937	995	1,639	3,845	25.74%	362,206	30,301	19,902	525	1,528	5,021	25.23%		

		Adverse Scenario																					
		31/12/2023								31/12/2024								31/12/2025					
(m EUR, %)		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	
Central banks		17,454	0	0	0	0	0	0.00%	17,454	0	0	0	0	0	0.00%	17,454	0	0	0	0	0	0	
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Institutions		426	291	0	0	0	24.86%	409	30	17	0	0	0	24.84%	400	30	20	11	0	0	0		
Corporates		27,635	7,080	2,030	174	135	551	27.11%	26,295	7,354	3,096	163	143	830	26.99%	25,317	7,327	4,100	141	135	1,098		
Corporates - Of Which: Specialised Lending		1,171	217	46	4	7	11	21.07%	1,094	296	83	0	0	0	22.99%	1,041	271	121	0	0	28		
Corporates - Of Which: SME		2,525	2,626	356	34	37	63	18.11%	2,296	2,525	628	35	110	18,52%	2,099	2,626	2,520	21	31	168	19.07%		
Retail		7,882	1,777	518	34	46	113	21.88%	7,298	2,034	844	35	73	178	21.04%	6,911	2,072	1,193	29	82	252		
Retail - Secured on real estate property		28	0	0	0	0	0	0.00%	28	0	0	0	0	0	0.00%	28	0	0	0	0	0		
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	0	0	0			
Retail - Secured on real estate property - Of Which: non-SME		28	2	0	0	0	7.87%	28	2	0	0	0	0	8.63%	28	2	0	0	0	0			
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail		7,853	1,775	518	34	46	113	21.89%	7,270	2,032	844	35	73	178	21.05%	6,883	2,070	1,193	29	82	252		
Retail - Other Retail - Of Which: SME		6,668	1,684	481	34	44	101	21.35%	6,164	1,865	894	35	67	160	20.69%	5,873	1,863	1,147	29	78	240		
Retail - Other Retail - Of Which: non-SME		1,185	91	37	0	11	111	29.82%	1,106	169	490	0	6	118	29.33%	1,060	207	46	0	4	112		
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL		53,396	8,885	2,557	209	181	666	26.05%	51,457	9,423	3,958	206	217	1,011	25.96%	50,082	9,435	5,320	17				

2023 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	2,145	0	0	0	0	0	42.86%	0	0	0	0	0	0	42.71%	4	0	0	0	0	0	42.49%
Corporates	1,364	541	258	0	0	113	53.76%	3,058	598	318	113	158	42.74%	1,958	628	388	61	131	168	131	43.52%
Corporates - Of Which: Specialised Lending	134	15	7	1	0	0	23.34%	130	16	1	0	1	22.88%	127	17	1	0	1	1	0	22.95%
Corporates - Of Which: SME	1,230	526	251	0	0	113	53.65%	1,928	582	317	113	157	42.70%	1,831	611	387	61	130	167	130	43.57%
Retail	1,364	723	79	2	25	32	40.66%	1,166	872	133	31	47	35.46%	1,021	850	228	11	20	77	13	34.02%
Retail - Secured on real estate property	10	1	1	0	0	0	5.97%	19	3	1	0	0	6.51%	18	3	1	0	0	0	0	6.87%
Retail - Secured on real estate property - Of Which: SME	17	1	0	0	0	0	4.43%	15	1	0	0	0	4.40%	15	1	0	0	0	0	0	4.27%
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	6.53%	17	0	0	0	0	7.77%	17	0	0	0	0	0	0	8.30%
Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Retail - Other Retail	1,345	720	78	2	25	32	40.66%	1,147	870	132	31	47	35.67%	1,006	850	227	11	20	77	13	34.02%
Retail - Other Retail - Of Which: SME	1,345	720	78	2	25	32	40.66%	1,151	870	132	31	47	35.67%	1,005	851	227	11	21	77	13	34.02%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
IRB TOTAL	3,530	1,280	336	11	35	165	49.11%	3,331	1,463	451	11	44	197	43.76%	3,052	1,481	613	9	38	244	39.95%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	261	0	0	0	0	0	39.17%	250	1	1	0	0	35.94%	250	1	0	0	0	0	0	36.21%
Institutions	209	0	0	0	0	0	31.32%	205	3	1	0	0	30.98%	204	5	1	0	0	0	0	30.72%
Corporates	2,426	676	81	7	10	14	17.34%	2,379	648	155	6	9	27	17.53%	2,295	663	220	5	9	39	17.52%
Corporates - Of Which: Specialised Lending	116	6	2	0	0	0	20.35%	112	6	1	0	0	18.66%	108	6	2	0	0	0	0	19.25%
Corporates - Of Which: SME	200	123	1	0	0	0	12.22%	198	119	7	0	2	1	13.65%	192	117	15	0	2	1	14.16%
Retail	1,226	448	26	5	13	8	20.91%	1,169	474	57	0	10	14	24.54%	1,148	450	101	7	8	27	26.33%
Retail - Secured on real estate property	3	2	0	0	0	0	23.81%	3	2	0	0	0	18.60%	3	1	1	0	0	0	0	19.77%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	4.40%	0	0	0	0	0	4.47%	0	0	0	0	0	0	0	4.21%
Retail - Secured on real estate property - Of Which: non-SME	2	2	0	0	0	0	24.10%	2	2	0	0	0	16.83%	2	1	1	0	0	0	0	18.01%
Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Retail - Other Retail	1,223	446	25	5	13	8	20.89%	1,166	472	56	0	10	14	24.60%	1,145	449	100	7	8	27	26.40%
Retail - Other Retail - Of Which: SME	1,220	443	25	5	13	8	20.89%	1,163	469	56	0	10	14	24.62%	1,142	446	100	7	8	27	26.43%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	20.17%	1	1	0	0	0	13.60%	1	1	0	0	0	0	0	12.80%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
IRB TOTAL	4,211	1,125	107	12	23	20	18.32%	4,104	1,125	214	13	20	42	19.53%	3,990	1,110	320	13	17	67	20.37%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	24	16	0	0	0	0	63.64%	23	16	0	0	0	49.60%	27	10	3	0	0	1	1	62.43%
Institutions	2	0	0	0	0	0	33.33%	2	0	0	0	0	30.00%	2	0	0	0	0	0	0	31.52%
Corporates	3,434	274	33	4	0	13	46.76%	3,467	316	57	4	1	15	33.73%	3,427	333	83	1	23	23	33.03%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Corporates - 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	0.00%
Retail	6	0	0	0	0	0	18.93%	6	0	0	0	0	15.41%	6	0	0	0	0	0	0	13.05%
Retail - Secured on real estate property	6	0	0	0	0	0	4.43%	6	0	0	0	0	4.78%	6	0	0	0	0	0	0	4.77%
Retail - Secured on real estate property - 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	0.00%
Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	0	0	4.43%	6	0	0	0	0	4.78%	6	0	0	0	0	0	0	4.77%
Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Retail - Other Retail	0	0	0	0	0	0	22.23%	0	0	0	0	0	22.23%	0	0	0	0	0	0	0	22.22%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	22.23%	0	0	0	0	0	22.23%	0	0	0	0	0	0	0	22.22%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
IRB TOTAL	3,567	290	32	4	1	13	46.74%	3,499	332	57	4	1	19	33.73%	3,462	342	84	3	27	27	31.88%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA
Coöperatieve Rabobank U.A.

		Actual												
		31/12/2022*												
		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		
Coöperatieve Rabobank U.A.	Central banks	17	0	24	0	77	0	0	0	0	0	0.00%		
	Central governments	1,366	0	1,773	0	48	37	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	3,261	0	1,091	0	3,276	691	0	1	1	0	0.00%		
	Corporate	10,128	251	6,531	773	4,202	650	365	24	14	127	32.24%		
	of which: SME	1,073	0	1,184	0	1,668	126	0	0	0	0	0.00%		
	Retail	4,152	0	2,886	83	3,838	628	88	15	14	25	28.01%		
	of which: SME	2,517	0	1,623	58	2,253	165	36	0	13	18	0.00%		
	Secured by mortgages on immovable property	1,173	0	517	0	1,253	659	0	0	0	0	0.00%		
	of which: SME	381	0	141	0	374	172	0	2	1	0	0.00%		
	Items associated with particularly high risk	99	0	199	0	75	29	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
	Standardised Total	20,253	250	15,941	356	16,633	1,845	483	45	32	152	31.45%		

		Actual												
		31/12/2022*												
		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		
NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	988	0	1,642	0	33	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	136	0	72	0	177	2	0	0	0	0	0.00%		
	Corporate	4,311	0	1,112	2	666	189	1	2	0	0	5.00%		
	of which: SME	556	0	562	2	566	178	2	1	0	0	0.00%		
	Retail	3,755	0	1,040	0	1,579	252	45	7	3	14	30.25%		
	of which: SME	415	0	126	0	338	189	24	1	0	2	30.01%		
	Secured by mortgages on immovable property	596	0	184	0	685	187	0	1	1	0	0.00%		
	of which: SME	381	0	113	0	374	172	0	0	0	0	0.00%		
	Items associated with particularly high risk	99	0	199	0	75	29	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
	Standardised Total	4,674	39	4,421	50	3,128	659	47	11	1	14	28.81%		

		Actual												
		31/12/2022*												
		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	220	0	48	0	19	34	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	141	0	51	0	199	46	0	0	0	0	0.00%		
	Corporate	792	0	793	1	796	69	15	1	1	3	15.45%		
	of which: SME	19	0	15	0	14	1	0	0	0	0	0.00%		
	Retail	634	0	324	0	656	73	7	0	0	1	7.00%		
	of which: SME	29	0	20	0	27	2	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	96	0	59	0	11	0	0	0	0	0	0.00%		
	of which: SME	10	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
	Standardised Total	1,089	10	1,283	12	986	132	24	1	0	4	15.63%		

		Actual												
		31/12/2022*												
		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		
AUSTRALIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	30	0	0	0	22	7	0	0	0	0	0.00%		
	Corporate	457	0	442	0	258	24	0	2	0	0	0.00%		
	of which: SME	75	0	65	0	71	24	0	2	0	0	0.00%		
	Retail	143	0	159	0	120	30	0	1	0	0	31.62%		
	of which: SME	85	0	201	0	338	187	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
	Standardised Total	1,052	0	771	0	772	243	0	4	0	0	31.62%		

2023 EU-wide Stress Test: Credit risk STA
Coöperatieve Rabobank U.A.

		Actual									
		31/12/2022*									
		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
(inb EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	13	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	325	0	100	0	95	0	0	0	0	0	0.00%
Corporates	165	0	239	0	234	21	10	0	0	10	6.12%
— of which: SME	67	0	91	0	87	3	0	0	0	0	0.00%
Retail	98	0	148	0	147	3	0	0	0	0	0.00%
— of which: SME	42	0	64	0	64	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	769	0	439	0	410	24	20	1	0	10	53.54%

		Actual									
		31/12/2022*									
		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
(inb EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	1	0	0	0	0	0	0	0	0	0	0.00%
Corporates	44	0	45	0	38	0	0	0	0	0	0.00%
— of which: SME	21	0	19	0	19	0	0	0	0	0	0.00%
Retail	164	0	127	0	111	0	0	0	0	0	0.00%
— of which: SME	417	0	307	0	267	29	5	1	0	1	24.00%
Secured by mortgages on immovable property	162	0	90	0	111	77	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	65	0	447	0	571	109	5	1	1	1	24.17%

		Actual									
		31/12/2022*									
		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
(inb EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	70	0	0	0	0	0	0	0	0	0	0.00%
Corporates	4,161	140	3,731	166	4,054	136	12	4	91	37.36%	
— of which: SME	1,056	0	1,400	0	1,356	96	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	4,231	140	3,730	166	4,191	160	247	13	4	92	37.36%

		Actual									
		31/12/2022*									
		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
(inb EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	13	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	176	0	49	0	44	21	0	0	0	0	0.00%
Corporates	228	0	211	0	183	0	1	0	0	0	0.00%
— of which: SME	80	0	112	0	79	11	1	0	0	0	0.00%
Retail	176	0	142	0	144	27	0	0	0	0	0.00%
— of which: SME	169	0	114	0	143	29	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	586	0	374	0	323	90	3	0	0	1	38.44%

2023 EU-wide Stress Test: Credit risk STA
Coöperatieve Rabobank U.A.

		Actual 31/12/2022*										
		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							
FRANCE	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	1	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	244	0	12	0	329	1	0	0	0	0	0.00%
	Corporates	42	0	64	0	104	0	0	0	0	0	0.00%
	of which: SME	12	0	1	0	13	0	0	0	0	0	0.00%
	Real estate	26	0	60	0	86	2	1	0	0	1	81.87%
	of which: SME	7	0	0	0	7	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	390	0	168	0	424	3	1	0	0	1	83.89%	

		Actual 31/12/2022*										
		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							
CANADA	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	4	0	4	0	4	3	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	40	0	38	0	78	2	0	0	0	0	0.00%
	Corporates	118	0	118	0	117	0	0	0	0	0	20.34%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	2	0	2	0	1	1	0	0	0	0	44.22%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	166	0	152	0	33	46	0	0	0	0	53.47%	

		Actual 31/12/2022*										
		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							
HONG KONG	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	121	0	24	0	121	0	0	0	0	0	0.00%
	Corporates	2	0	2	0	2	0	0	0	0	0	0.00%
	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
	Real estate	5	0	1	0	4	0	0	0	0	0	17.60%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	127	0	29	0	128	1	0	0	0	0	17.60%	

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
Coöperatieve Rabobank U.A.

	Baseline Scenario																			
	31/12/2023						31/12/2024						31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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	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	Coverage Ratio- Stage 3 exposure		
(mli EUR, %)																				
Central banks	22	0	0	0	0	0.00%	27	0	0	0	0	0.00%	27	0	0	0	0	0.00%		
Central governments	0	13	0	0	0	0.00%	0	13	0	0	0	0.00%	0	13	0	0	0	0.00%		
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Institutions	3,214	54	4	1	1	20.96%	3,172	49	1	1	1	21.00%	3,144	102	2	1	1	21.35%		
Corporates	8,404	634	516	18	10	150	29,446	2,498	720	142	18	12	22,004	2,604	729	184	10	100	16,640	
of which: SME	3,200	302	26	10	1	10	17,236	1,381	381	61	10	10	16,000	1,303	600	127	1	1	14,154	
Retail	3,988	489	177	7	7	7	26,311	3,886	339	81	8	8	24,574	3,305	566	262	7	6	23,424	
of which: SME	2,611	253	95	7	5	5	15,276	2,428	251	164	7	8	13,926	2,129	411	109	7	6	11,956	
Secured by mortgages on immovable security	1,218	30	30	1	1	1	11,209	1,158	459	49	1	1	7,110	1,158	38	39	1	1	5,165	
of which: SME	723	161	11	1	1	1	14,009	353	160	23	1	1	13,241	355	157	33	1	2	12,931	
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	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
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	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	16,611	1,650	690	20	24	192	27,776	16,709	3,820	921	30	29	23,434	15,861	1,923	1,163	29	26	276	23,926

	Baseline Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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	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	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																			
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Central governments	23	0	0	0	0	0.00%	23	0	0	0	0	0.00%	23	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	175	1	1	0	0	14.66%	172	1	1	0	0	15.41%	170	7	2	0	0	15.90%	
Corporates	666	176	17	1	1	1	17,126	661	176	31	1	1	12,804	671	186	46	1	2	12,861
of which: SME	100	161	15	1	1	1	11,984	91	171	1	1	1	12,474	94	172	1	1	1	11,951
Retail	1,322	239	45	2	4	19	29,131	1,489	248	84	2	2	28,001	1,470	217	33	2	2	27,414
of which: SME	600	171	16	1	1	1	18,146	389	171	11	1	1	15,918	381	170	13	1	1	14,813
Secured by mortgages on immovable security	663	176	13	1	1	1	12,618	668	176	21	1	1	12,141	631	179	19	1	2	11,741
of which: SME	371	163	11	1	1	1	14,009	353	160	23	1	1	13,241	355	157	33	1	2	12,931
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	0.00%
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	3,121	614	98	4	23	23.57%	3,053	634	148	6	32	21.38%	3,089	649	198	4	40	20,115	

	Baseline Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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	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	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																			
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Central governments	12	19	0	0	0	0.00%	12	17	0	0	0	0.00%	12	19	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	99	0	0	0	0	0.00%	96	0	0	0	0	0.00%	95	0	0	0	0	0.00%	
Corporates	962	66	21	1	1	1	18,571	977	70	21	1	1	17,900	971	70	30	1	1	17,460
of which: SME	14	0	0	0	0	0.00%	11	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%
Retail	82	24	10	0	0	1	6,406	83	24	12	1	1	6,204	82	24	15	1	1	6,204
of which: SME	25	0	0	0	0	0.00%	24	0	0	0	0	0.00%	23	0	0	0	0	0	0.00%
Secured by mortgages on immovable security	96	0	0	0	0	0.00%	96	0	0	0	0	0.00%	95	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	1,005	115	31	1	1	9	14,500	977	135	40	1	9	14,070	953	149	49	1	1	13,844

	Baseline Scenario																	
	31/12/2023						31/12/2024						31/12/2025					
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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	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	Coverage Ratio- Stage 3 exposure
(mli EUR, %)																		
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Institutions	11	0	0	0	0	0.00%	11	0	0	0	0	0.00%	11	0	0	0	0	0.00%
Corporates	284	15	0	0	0	0.00%	281	12	2	0	0	0.00%	276	19	3	0	0	0.00%

2023 EU-wide Stress Test: Securitisations

Coöperatieve Rabobank U.A.

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	1,337						
	SEC-SA	9,881						
	SEC-ERBA	16						
	SEC-IAA	0						
	Total	11,234						
REA	SEC-IRBA	167	213	243	278	250	337	456
	SEC-SA	2,137	2,429	2,725	3,068	2,931	5,448	9,369
	SEC-ERBA	2	2	2	3	2	3	4
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	2,305	2,644	2,971	3,348	3,183	5,788	9,829
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

Coöperatieve Rabobank U.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	189,899	191,850	192,599	204,040	200,575	212,291	234,411
Risk exposure amount for securitisations and re-securitisations	2,305	2,644	2,971	3,348	3,183	5,788	9,829
Risk exposure amount other credit risk	187,593	189,207	189,628	200,692	197,391	206,503	224,582
Risk exposure amount for market risk	5,307	5,307	5,307	5,307	6,851	7,051	7,254
Risk exposure amount for operational risk	28,165	28,209	28,373	28,327	29,129	29,965	30,587
Other risk exposure amounts	16,990	16,990	16,990	16,990	17,549	17,549	17,549
Total risk exposure amount	240,360	242,356	243,268	254,663	254,103	266,856	289,801
Total Risk exposure amount (transitional)	240,376	242,361	243,271	254,663	254,126	266,867	289,801
Total Risk exposure amount (fully loaded)	240,360	242,356	243,268	254,663	254,103	266,856	289,801

2023 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS			50,830	52,828	54,728	56,716	46,924	45,911	46,711
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			38,372	40,271	41,943	43,364	34,466	33,453	33,113
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			7,800	7,800	7,800	7,800	7,800	7,800	7,800
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			34,093	35,443	37,098	38,975	30,960	30,322	30,317
A.1.3	Accumulated other comprehensive income			-1,066	-1,066	-1,066	-1,066	-1,357	-1,357	-1,357
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			0	0	0	0	-294	-294	-294
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			0	0	0	0	2	2	2
A.1.3.3	Other OCI contributions			-1,066	-1,066	-1,066	-1,066	-1,066	-1,066	-1,066
A.1.4	Other Reserves			0	0	0	0	0	0	0
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters			-164	-164	-164	-164	-394	-394	-394
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-170	-170	-170	-170	-400	-400	-400
A.1.7.2	Cash flow hedge reserve			22	22	22	22	22	22	22
A.1.7.3	Other adjustments			-16	-16	-16	-16	-16	-16	-16
A.1.8	(-) Intangible assets (including Goodwill)			-534	-555	-582	-563	-555	-582	-563
A.1.8.1	of which: Goodwill (-)			-322	-322	-322	-322	-322	-322	-322
A.1.8.2	of which: Software assets (-)			-211	-233	-260	-241	-233	-260	-241
A.1.8.3	of which: Other intangible assets (-)			0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-223	-91	-51	-27	-1,323	-1,546	-1,396
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			-379	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets			-13	-13	-13	-13	-13	-13	-13
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-13	-13	-13	-13	-13	-13	-13	-13
	A.1.14.1	of which: from securitisation positions (-)		-13	-13	-13	-13	-13	-13	-13	-13
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-59	-254	-679	-1,293	-233	-636	-995	
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-813	-618	-194	0	-640	-237	0	
	A.1.20	CET1 capital elements or deductions - other		-272	-272	-272	-272	-272	-272	-272	
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-21	-148	-315	-24	-1,011	-1,523	-859	
	A.1.21.1	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
	A.1.21.2	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
	A.1.21.3	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
	A.1.21.4	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")		28	212	451	34	1,444	2,176	1,227	
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		7	63	135	10	433	653	368	
	A.1.22	Transitional adjustments		16	74	79	0	506	381	0	
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		16	74	79	0	506	381	0	
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		16	74	79	0	506	381	0	
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	
A.1.22.2.2	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		

2023 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
	A.1.22.2.3	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	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,875	4,875	4,875	4,875	4,875	4,875	4,875	4,875
	A.2.1	Additional Tier 1 Capital instruments		4,875	4,875	4,875	4,875	4,875	4,875	4,875	4,875
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		43,247	45,146	46,818	48,239	39,340	38,328	37,988	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		7,583	7,682	7,910	8,478	7,583	7,583	8,723	
	A.4.1	Tier 2 Capital instruments		7,583	7,583	7,583	7,583	7,583	7,583	7,583	
	A.4.2	Other Tier 2 Capital components and deductions		0	294	690	894	972	1,030	1,140	
	A.4.3	Tier 2 transitional adjustments		0	-196	-363	0	-972	-1,030	0	
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	-196	-363	0	-972	-1,030	0	
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		240,360	242,356	243,268	254,663	254,103	266,856	289,801	
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0	
	B.2	Adjustments due to IFRS 9 transitional arrangements		16	5	3	0	22	11	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		15.96%	16.62%	17.24%	17.03%	13.56%	12.54%	11.43%	
	C.2	Tier 1 Capital ratio		17.99%	18.63%	19.25%	18.94%	15.48%	14.36%	13.11%	
	C.3	Total Capital ratio		21.15%	21.80%	22.50%	22.27%	18.46%	17.20%	16.12%	
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		38,356	40,197	41,865	43,364	33,960	33,072	33,113	
	D.2	TIER 1 CAPITAL (fully loaded)		43,231	45,072	46,739	48,239	38,835	37,947	37,988	
	D.3	TOTAL CAPITAL (fully loaded)		50,814	52,949	55,013	56,716	47,390	46,561	46,711	

2023 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.96%	16.59%	17.21%	17.03%	13.36%	12.39%	11.43%
	E.2	Tier 1 Capital ratio		17.99%	18.60%	19.21%	18.94%	15.28%	14.22%	13.11%
	E.3	Total Capital ratio		21.14%	21.85%	22.61%	22.27%	18.65%	17.45%	16.12%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		655,276	655,276	655276	655276	655276	655276	655276
	H.2	Total leverage ratio exposures (fully loaded)		655,260	655,260	655260	655260	655260	655260	655260
	H.3	Leverage ratio (transitional)		6.60%	6.89%	7.14%	7.36%	6.00%	5.85%	5.80%
	H.4	Leverage ratio (fully loaded)		6.60%	6.88%	7.13%	7.36%	5.93%	5.79%	5.80%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.03%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%
	P.3	O-SII buffer		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.53%	5.08%	5.08%	5.08%	5.08%	5.08%	5.08%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%
	R.1.1	of which: CET1		1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%
	R.1.2	of which: AT1		0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.90%	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%
	R.2.1	of which: CET1		5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.43%	14.98%	14.98%	14.98%	14.98%	14.98%	14.98%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.10%	10.65%	10.65%	10.65%	10.65%	10.65%	10.65%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		38,356						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			40,197	41,865	43,364	33,960	33,072	33,113
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		240,360						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			242,356	243,268	254,663	254,103	266,856	289,801
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			15.96%	16.59%	17.21%	17.03%	13.36%	12.39%

2023 EU-wide Stress Test: P&L

Coöperatieve Rabobank U.A.

	Actual	Baseline scenario		Adverse scenario			
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	9,147	8,785	9,116	9,192	8,019	8,658	8,762
Interest income	16,175	33,093	30,910	25,616	43,389	40,453	32,955
Interest expense	-7,028	-24,308	-21,793	-16,424	-35,370	-31,795	-24,193
Dividend income	39	39	39	39	20	20	20
Net fee and commission income	2,106	2,106	2,106	2,106	1,466	1,465	1,465
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-473	278	278	278	-781	153	153
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					-751		
Other operating income not listed above, net	1,149	1,095	1,095	1,095	1,500	980	980
Total operating income, net	11,968	12,303	12,635	12,710	9,471	11,275	11,379
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-322	-1,256	-1,072	-885	-3,783	-2,952	-1,759
Other income and expenses not listed above, net	-7,727	-8,152	-8,184	-8,128	-9,883	-9,146	-8,657
Profit or (-) loss before tax from continuing operations	3,919	2,895	3,379	3,697	-4,195	-823	963
Tax expenses or (-) income related to profit or loss from continuing operations	-1,133	-776	-948	-1,036	1,100	223	-219
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	2,786	2,119	2,431	2,661	-3,095	-600	743
Amount of dividends paid and minority interests after MDA-related adjustments	774	769	777	783	38	38	749
Attributable to owners of the parent net of estimated dividends	2,012	1,351	1,654	1,878	-3,133	-637	-6
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Coöperatieve Rabobank U.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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
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

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0