2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Coöperatieve Rabobank U.A.

RowNum	(mln EUR, %)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline Scenario 31/12/2025	4 Baseline Scenario 31/12/2026	5 Baseline Scenario 31/12/2027	6 Adverse Scenario 31/12/2025	7 Adverse Scenario 31/12/2026	8 Adverse Scenario 31/12/2027
1	Net interest income	12,237		13,721	13,657	13,579	11,705	12,088	12,043
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	758		546	546	546	-653	161	161
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-484		-1,234	-868	-890	-7,048	-2,609	-2,140
4	**Profit or (-) loss for the year**	**5,163**		**5,318**	**5,383**	**5,234**	**-3,613**	**1,502**	**2,046**
5	Coverage ratio: non-performing exposure (%)	15.31%		15.61%	14.65%	14.14%	24.84%	23.07%	22.45%
6	Common Equity Tier 1 capital	44,164	45,047	50,137	54,073	56,604	40,095	40,511	40,841
7	Total Risk exposure amount (all transitional adjustments included)	261,452	233,357	238,013	242,035	245,425	246,308	259,935	270,820
8	**Common Equity Tier 1 ratio, %**	**16.89%**	**19.30%**	**21.06%**	**22.34%**	**23.06%**	**16.28%**	**15.59%**	**15.08%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**16.89%**	**17.19%**	**19.28%**	**20.74%**	**21.65%**	**15.26%**	**14.97%**	**14.67%**
10	Tier 1 capital	49,064	49,946	55,037	58,973	61,504	44,995	45,411	45,741
11	Total leverage ratio exposures	668,329		668,329	668,329	668,329	668,329	668,329	668,329
12	**Leverage ratio, %**	**7.34%**	**7.47%**	**8.23%**	**8.82%**	**9.20%**	**6.73%**	**6.79%**	**6.84%**
13	**Fully loaded leverage ratio, %**	**7.34%**	**7.47%**	**8.23%**	**8.82%**	**9.20%**	**6.73%**	**6.79%**	**6.84%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (dynamic only)

2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

Coöperatieve Rabobank U.A.

RowNum	(mln EUR, %)	1 Restated 31/12/2024* Exposure values A-IRB Non-defaulted	2 Exposure values A-IRB Defaulted	3 Exposure values F-IRB Non-defaulted	4 Exposure values F-IRB Defaulted	5 Risk exposure amounts A-IRB Non-defaulted	6 Risk exposure amounts A-IRB Defaulted	7 Risk exposure amounts F-IRB Non-defaulted	8 Risk exposure amounts F-IRB Defaulted	9 Stage 1 exposure	10 Stage 2 exposure	11 Stage 3 exposure	12 Stock of provisions for Stage 1 exposure	13 Stock of provisions for Stage 2 exposure	14 Stock of provisions for Stage 3 exposure	15 Coverage Ratio - Stage 3 exposure
1	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2	**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3	**Regional governments or local authorities**	284	0	0	0	1	0	0	0	4	26	0	0	0	0	-
4	**Public sector entities**	324	0	0	0	3	0	0	0	255	0	0	0	0	0	-
5	**Institutions**			0	0			0	0	0	0	0	0	0	0	-
6	**Corporates**	139,679	6,360	94,864	1,630	54,974	4,590	47,589	0	201,764	27,610	8,256	344	195	1,227	14.86%
7	Corporates - Of Which: Specialised Lending	31,211	391	6,304	49	15,128	170	3,133	0	33,635	2,753	475	35	12	28	5.99%
8	Corporates - Of Which: SME general corporates	80,469	3,556	2,786	66	25,523	2,968	716	0	64,451	11,596	3,695	115	89	528	14.28%
9	Corporates - Of Which: Purchased receivables	0	44	1,921	20	0	0	880	0	1,928	0	64	1	0	0	0.00%
10	**Retail**	243,609	2,105			29,245	1,314			222,488	24,597	2,175	82	274	399	18.34%
11	**Retail - Secured by residential estate property**	193,808	878			12,633	509			180,325	13,271	878	11	58	110	12.47%
12	**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
13	**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
14	**Retail - Other Retail**	49,801	1,227			16,613	805			42,163	11,325	1,297	70	215	289	22.31%
15	Retail - Other Retail - Of Which: SME	46,467	1,202			16,192	788			39,158	11,006	1,272	70	213	288	22.64%
16	Retail - Other Retail - Of Which: non-SME	3,334	25			420	17			3,005	319	25	1	3	1	5.54%
17	**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18	**Equity**	0	0			0	0			0	0	0	0	0	0	-
19	**Securitisation**															
20	**Other non-credit obligation assets**	10,937	0			12,166	0			0	0	0	0	0	0	-
21	**TOTAL**	**394,833**	**8,465**	**94,864**	**1,630**	**96,389**	**5,904**	**47,589**	**0**	424,511	52,233	10,430	426	469	1,625	15.58%

* Restated 31/12/2024:

NETHERLANDS

RowNum	(mln EUR, %)	Restated 31/12/2024* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
22	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23	**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24	**Regional governments or local authorities**	80	0	0	0	1	0	0	0	4	26	0	0	0	0	-
25	**Public sector entities**	324	0	0	0	3	0	0	0	255	0	0	0	0	0	-
26	**Institutions**			0	0			0	0	0	0	0	0	0	0	-
27	**Corporates**	79,540	3,352	13,922	259	31,881	3,032	7,019	0	76,020	12,772	3,840	112	83	637	16.60%
28	Corporates - Of Which: Specialised Lending	23,638	91	187	0	10,854	26	72	0	21,092	1,413	93	8	3	9	9.39%
29	Corporates - Of Which: SME general corporates	36,697	2,080	330	18	11,446	2,076	116	0	27,481	7,116	2,245	47	45	377	16.78%
30	Corporates - Of Which: Purchased receivables	0	0	40	0	0	0	16	0	40	0	0	0	0	0	-
31	**Retail**	217,569	1,175			17,887	750			201,353	17,607	1,180	34	173	181	15.31%
32	**Retail - Secured by residential estate property**	192,991	865			12,536	500			179,678	13,107	865	11	57	107	12.33%
33	**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
34	**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
35	**Retail - Other Retail**	24,578	310			5,351	250			21,675	4,500	315	23	116	74	23.47%
36	Retail - Other Retail - Of Which: SME	21,261	285			4,933	234			18,684	4,183	291	22	113	73	25.02%
37	Retail - Other Retail - Of Which: non-SME	3,317	25			418	16			2,991	316	25	1	3	1	5.26%
38	**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39	**Equity**	0	0			0	0			0	0	0	0	0	0	-
40	**Securitisation**															
41	**Other non-credit obligation assets**	9,711	0			10,940	0			0	0	0	0	0	0	-
42	**TOTAL**	**307,225**	**4,527**	**13,922**	**259**	**60,712**	**3,782**	**7,019**	**0**	277,632	30,405	5,021	146	257	818	16.30%

UNITED STATES

RowNum	(mln EUR, %)	Restated 31/12/2024* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
43	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44	**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45	**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46	**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47	**Institutions**			0	0			0	0	0	0	0	0	0	0	-
48	**Corporates**	17,515	1,144	24,529	449	9,220	687	12,143	0	37,582	6,105	1,600	63	35	221	13.82%
49	Corporates - Of Which: Specialised Lending	2,792	75	551	0	1,812	68	377	0	2,370	670	75	6	3	0	0.00%
50	Corporates - Of Which: SME general corporates	11,164	615	1,332	28	5,377	414	188	0	9,313	1,408	549	14	11	78	14.23%
51	Corporates - Of Which: Purchased receivables	0	44	1,053	0	0	0	524	0	1,057	0	44	0	0	0	0.00%
52	**Retail**	10,088	366			4,323	220			8,483	2,392	391	16	26	43	11.12%
53	**Retail - Secured by residential estate property**	37	0			3	0			33	4	0	0	0	0	-
54	**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
55	**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
56	**Retail - Other Retail**	10,051	366			4,320	220			8,450	2,388	391	16	26	43	11.09%
57	Retail - Other Retail - Of Which: SME	10,051	366			4,320	220			8,450	2,388	391	16	26	43	11.09%
58	Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
59	**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60	**Equity**	0	0			0	0			0	0	0	0	0	0	-
61	**Securitisation**															
62	**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
63	**TOTAL**	**27,603**	**1,510**	**24,529**	**449**	**13,543**	**907**	**12,143**	**0**	46,065	8,497	1,991	79	60	265	13.29%

AUSTRALIA

RowNum	(mln EUR, %)	Restated 31/12/2024* Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
64	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65	**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66	**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67	**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68	**Institutions**			0	0			0	0	0	0	0	0	0	0	-
69	**Corporates**	17,744	570	5,984	62	3,394	240	2,181	0	20,670	1,722	615	20	12	37	5.98%
70	Corporates - Of Which: Specialised Lending	10	0	505	0	7	0	110	0	505	0	0	0	0	0	-
71	Corporates - Of Which: SME general corporates	16,545	403	595	1	3,068	175	174	0	14,531	1,212	399	14	10	21	5.18%
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73	**Retail**	1,847	38			914	23			1,442	485	39	5	4	10	25.41%
74	**Retail - Secured by residential estate property**	7	0			0	0			5	2	0	0	0	0	-
75	**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
76	**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
77	**Retail - Other Retail**	1,840	38			913	23			1,438	483	39	5	4	10	25.41%
78	Retail - Other Retail - Of Which: SME	1,840	38			913	23			1,437	483	39	5	4	10	25.40%
79	Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	36.02%
80	**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81	**Equity**	0	0			0	0			0	0	0	0	0	0	-
82	**Securitisation**															
83	**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
84	**TOTAL**	**19,591**	**608**	**5,984**	**62**	**4,308**	**263**	**2,181**	**0**	22,112	2,207	654	25	16	47	7.13%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

Restated 31/12/2024*

RowNum		(mln EUR, %)	Exposure values A-IRB Non-defaulted (1)	Exposure values A-IRB Defaulted (2)	Exposure values F-IRB Non-defaulted (3)	Exposure values F-IRB Defaulted (4)	Risk exposure amounts A-IRB Non-defaulted (5)	Risk exposure amounts A-IRB Defaulted (6)	Risk exposure amounts F-IRB Non-defaulted (7)	Risk exposure amounts F-IRB Defaulted (8)	Stage 1 exposure (9)	Stage 2 exposure (10)	Stage 3 exposure (11)	Stock of provisions for Stage 1 exposure (12)	Stock of provisions for Stage 2 exposure (13)	Stock of provisions for Stage 3 exposure (14)	Coverage Ratio - Stage 3 exposure (15)
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			0	0			0	0	0	0	0	0	0	0	-
90		Corporates	1,900	29	7,414	186	1,062	13	4,045	0	8,388	920	232	21	10	58	25.07%
91		Corporates - Of Which: Specialised Lending	1,010	0	458	0	545	0	315	0	1,237	189	0	4	4	0	-
92		Corporates - Of Which: SME	435	7	17	0	249	5	4	0	458	38	7	1	0	1	17.05%
93		Corporates - Of Which: Purchased receivables	0	0	481	0	0	0	174	0	483	0	0	0	0	0	-
94		Retail	1,349	20			522	12			1,095	313	20	2	2	3	14.61%
95		Retail - Secured by residential estate property	38	0			6	0			28	9	0	0	0	0	1.17%
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	1,312	20			516	12			1,067	304	20	2	1	3	14.77%
99		Retail - Other Retail - Of Which: SME	1,311	20			516	12			1,066	304	20	2	1	3	14.77%
100		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		**TOTAL**	**3,249**	**49**	**7,414**	**186**	**1,584**	**25**	**4,045**	**0**	9,483	1,233	252	23	11	61	24.22%

Restated 31/12/2024*

RowNum		(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
106	BRAZIL	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			0	0			0	0	0	0	0	0	0	0	-
111		Corporates	4,516	549	5,673	6	2,337	280	2,660	0	7,777	962	546	24	16	106	19.44%
112		Corporates - Of Which: Specialised Lending	0	0	899	0	0	0	432	0	875	41	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	3,586	322	32	0	1,715	190	25	0	2,308	568	336	16	13	30	9.07%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	1,534	175			842	106			285	1,251	176	2	50	47	26.83%
116		Retail - Secured by residential estate property	3	0			0	0			2	1	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	1,531	175			842	106			283	1,250	176	2	50	47	26.83%
120		Retail - Other Retail - Of Which: SME	1,531	175			842	106			283	1,250	176	2	50	47	26.83%
121		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		**TOTAL**	**6,049**	**724**	**5,673**	**6**	**3,179**	**386**	**2,660**	**0**	8,062	2,213	722	26	66	153	21.24%

Restated 31/12/2024*

RowNum		(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
127	NEW ZEALAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			0	0			0	0	0	0	0	0	0	0	-
132		Corporates	9,921	285	980	135	1,977	98	431	0	8,957	1,104	416	17	6	11	2.53%
133		Corporates - Of Which: Specialised Lending	96	0	0	0	72	0	0	0	95	0	0	0	0	0	-
134		Corporates - Of Which: SME general corporates	9,449	17	254	1	1,803	7	81	0	7,841	780	36	17	5	0	0.07%
135		Corporates - Of Which: Purchased receivables	0	0	0	20	0	0	0	0	0	0	20	0	0	0	0.00%
136		Retail	1	0			0	0			1	0	0	0	0	0	-
137		Retail - Secured by residential estate property	1	0			0	0			1	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		**TOTAL**	**9,923**	**285**	**980**	**135**	**1,977**	**98**	**431**	**0**	8,958	1,104	416	17	6	11	2.53%

Restated 31/12/2024*

RowNum		(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB 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
148	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Institutions			0	0			0	0	0	0	0	0	0	0	-
153		Corporates	1,191	36	4,101	97	540	60	1,966	0	4,684	629	122	9	3	13	10.46%
154		Corporates - Of Which: Specialised Lending	449	0	355	0	133	0	164	0	633	30	0	1	0	0	-
155		Corporates - Of Which: SME general corporates	477	36	0	0	315	60	0	0	401	127	36	1	1	12	32.95%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	2,775	55			1,259	34			2,292	692	58	5	6	18	31.69%
158		Retail - Secured by residential estate property	138	2			16	2			111	26	2	0	0	1	56.77%
159		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	2,637	53			1,243	32			2,181	666	56	5	6	17	30.93%
162		Retail - Other Retail - Of Which: SME	2,634	53			1,243	32			2,179	666	56	5	6	17	30.93%
163		Retail - Other Retail - Of Which: non-SME	3	0			0	0			2	1	0	0	0	0	-
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	1,226	0			1,226	0			0	0	0	0	0	0	-
168		**TOTAL**	**5,191**	**91**	**4,101**	**97**	**3,025**	**94**	**1,966**	**0**	6,976	1,321	180	13	9	31	17.27%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			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							
169	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			0	0			0	0	0	0	0	0	0	0	-
174		Corporates	996	6	2,750	0	628	4	1,740	0	3,314	347	7	8	4	3	52.36%
175		Corporates - Of Which: Specialised Lending	365	0	59	0	210	0	37	0	268	12	0	1	0	0	-
176		Corporates - Of Which: SME general corporates	501	5	67	0	333	3	29	0	487	120	5	1	1	3	65.59%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	2,113	87			837	52			2,027	509	108	3	4	26	23.95%
179		Retail - Secured by residential estate property	18	0			1	0			14	3	0	0	0	0	-
180		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	2,095	87			836	52			2,013	506	108	3	4	26	23.95%
183		Retail - Other Retail - Of Which: SME	2,094	87			835	52			2,012	505	108	3	4	26	23.95%
184		Retail - Other Retail - Of Which: non-SME	1	0			0	0			0	1	0	0	0	0	-
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		TOTAL	3,109	94	2,750	0	1,465	56	1,740	0	5,341	856	115	11	8	29	25.57%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			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							
190	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Institutions			0	0			0	0	0	0	0	0	0	0	-
195		Corporates	1,176	34	3,246	19	793	21	1,507	0	4,613	559	53	7	2	13	24.49%
196		Corporates - Of Which: Specialised Lending	63	0	0	0	29	0	0	0	66	0	0	0	0	0	-
197		Corporates - Of Which: SME general corporates	927	34	0	0	644	21	0	0	859	119	35	3	1	3	8.29%
198		Corporates - Of Which: Purchased receivables	0	0	14	0	0	0	18	0	15	0	0	0	0	0	-
199		Retail	1,830	60			701	36			1,609	416	66	4	3	18	26.78%
200		Retail - Secured by residential estate property	5	0			0	0			4	1	0	0	0	0	-
201		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
203		Retail - Other Retail	1,824	60			701	36			1,605	415	66	4	3	17	26.59%
204		Retail - Other Retail - Of Which: SME	1,824	60			700	36			1,604	415	66	4	3	17	26.59%
205		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	-
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	0	0			0	0			0	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
210		TOTAL	3,005	94	3,246	19	1,494	57	1,507	0	6,222	975	119	10	5	31	25.75%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			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							
211	SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		Institutions			0	0			0	0	0	0	0	0	0	0	-
216		Corporates	29	46	4,756	1	16	46	1,958	0	5,057	267	58	3	0	14	23.77%
217		Corporates - Of Which: Specialised Lending	13	0	1,559	0	4	0	748	0	1,680	183	0	1	0	0	-
218		Corporates - Of Which: SME general corporates	2	0	0	0	3	0	0	0	1	1	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	52	0	0	0	12	0	52	0	0	0	0	0	-
220		Retail	18	0			1	0			16	2	0	0	0	0	-
221		Retail - Secured by residential estate property	18	0			1	0			16	2	0	0	0	0	-
222		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
224		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
225		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	0	0			0	0			0	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
231		TOTAL	47	46	4,756	1	17	46	1,958	0	5,074	269	58	3	0	14	23.77%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	Coöperatieve Rabobank U.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	4	26	0	0	0	0	38.30%	4	26	0	0	0	0	38.39%	4	26	0	0	0	0	38.41%
4		Public sector entities	255	0	0	0	0	0	6.16%	253	1	1	0	0	0	6.74%	251	2	2	0	0	0	7.57%
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	201,111	25,408	11,110	324	188	1,790	16.11%	197,015	26,369	14,246	321	214	2,275	15.97%	192,989	27,066	17,574	308	239	2,786	15.85%
7		Corporates - Of Which: Specialised Lending	33,903	2,262	699	27	17	75	10.70%	33,211	2,638	1,015	31	23	112	11.08%	32,542	2,886	1,436	31	28	158	11.03%
8		Corporates - Of Which: SME general corporates	63,050	11,746	4,946	80	72	660	13.34%	62,813	10,651	6,279	79	74	779	12.41%	62,235	9,889	7,619	78	76	899	11.79%
9		Corporates - Of Which: Purchased receivables	1,850	54	88	2	0	9	9.70%	1,795	83	114	2	0	11	9.54%	1,743	107	142	2	0	13	9.44%
10		Retail	221,973	22,920	4,367	158	375	864	19.79%	217,943	24,917	6,399	150	400	1,165	18.20%	214,196	26,698	8,365	142	433	1,464	17.50%
11		Retail - Secured by residential estate property	179,909	12,597	1,969	37	126	197	10.02%	178,659	12,906	2,910	37	129	273	9.40%	177,544	13,151	3,779	37	131	344	9.10%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	42,064	10,323	2,398	120	250	667	27.82%	39,284	12,011	3,489	113	271	891	25.54%	36,652	13,547	4,586	105	302	1,120	24.42%
15		Retail - Other Retail - Of Which: SME	39,041	10,046	2,348	119	247	661	28.13%	36,321	11,695	3,419	112	267	882	25.79%	33,745	13,195	4,495	104	297	1,106	24.61%
16		Retail - Other Retail - Of Which: non-SME	3,022	277	50	1	3	6	12.81%	2,963	316	71	1	4	10	13.59%	2,907	352	91	1	5	13	14.76%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	423,342	48,355	15,477	482	563	2,654	17.15%	415,215	51,314	20,646	471	614	3,440	16.66%	407,440	53,793	25,941	450	672	4,250	16.38%

RowNum		(mln EUR, %)																				
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	4	26	0	0	0	0	40.00%	4	26	0	0	0	0	40.00%	4	26	0	0	0	0	40.00%
25		Public sector entities	255	0	0	0	0	0	6.16%	253	1	1	0	0	0	6.74%	251	2	2	0	0	0	7.57%
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	77,317	10,491	4,825	80	52	768	15.92%	76,492	10,147	5,993	87	60	883	14.74%	75,445	9,872	7,316	84	66	1,012	13.84%
28		Corporates - Of Which: Specialised Lending	21,429	966	203	10	5	19	9.56%	20,989	1,217	393	14	7	32	8.04%	20,471	1,454	674	13	9	49	7.26%
29		Corporates - Of Which: SME general corporates	27,359	6,704	2,779	27	27	411	14.80%	27,504	5,953	3,384	30	29	452	13.35%	27,506	5,306	4,029	30	30	498	12.35%
30		Corporates - Of Which: Purchased receivables	38	1	1	0	0	0	7.19%	37	2	1	0	0	0	7.36%	36	2	2	0	0	0	7.46%
31		Retail	200,749	16,749	2,642	77	252	450	17.03%	197,576	18,597	3,966	73	275	604	15.23%	194,932	19,944	5,263	70	305	765	14.53%
32		Retail - Secured by residential estate property	179,241	12,464	1,945	37	125	194	9.97%	177,987	12,785	2,878	37	128	270	9.37%	176,874	13,035	3,741	37	130	340	9.09%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	21,508	4,285	698	40	127	256	36.70%	19,589	5,813	1,088	36	147	335	30.74%	18,058	6,910	1,522	33	174	425	27.91%
36		Retail - Other Retail - Of Which: SME	18,500	4,010	648	39	125	250	38.53%	16,641	5,499	1,018	35	144	325	31.92%	15,166	6,560	1,433	32	170	412	28.73%
37		Retail - Other Retail - Of Which: non-SME	3,008	275	49	1	3	6	12.75%	2,948	314	70	1	4	9	13.56%	2,892	350	90	1	5	13	14.75%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	278,324	27,266	7,467	157	304	1,218	16.31%	274,325	28,772	9,960	160	335	1,488	14.94%	270,632	29,844	12,581	154	371	1,777	14.13%

RowNum		(mln EUR, %)																				
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	23.00%	0	0	0	0	0	0	22.85%	0	0	0	0	0	0	22.77%
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	34,841	7,969	2,476	107	75	421	17.01%	32,887	8,984	3,416	99	84	617	18.06%	31,352	9,556	4,379	94	94	820	18.72%
49		Corporates - Of Which: Specialised Lending	1,912	1,088	116	5	10	19	16.48%	1,819	1,137	160	5	12	31	19.65%	1,820	1,087	208	5	14	45	21.68%
50		Corporates - Of Which: SME general corporates	8,850	1,612	808	20	16	111	13.72%	8,650	1,550	1,071	18	15	142	13.29%	8,458	1,492	1,321	18	14	171	12.95%
51		Corporates - Of Which: Purchased receivables	1,008	33	59	1	0	6	9.66%	975	49	76	1	0	7	9.50%	944	62	94	1	0	9	9.41%
52		Retail	8,215	2,415	636	27	31	118	18.53%	7,836	2,542	888	26	34	162	18.27%	7,174	2,964	1,127	24	39	204	18.09%
53		Retail - Secured by residential estate property	32	4	1	0	0	0	20.21%	32	3	1	0	0	0	13.58%	32	3	1	0	0	0	11.30%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	8,183	2,411	635	27	31	118	18.52%	7,804	2,539	887	26	34	162	18.28%	7,143	2,961	1,126	24	39	204	18.10%
57		Retail - Other Retail - Of Which: SME	8,183	2,411	635	27	31	118	18.52%	7,804	2,539	887	26	34	162	18.28%	7,142	2,960	1,126	24	39	204	18.10%
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	12.34%	0	0	0	0	0	0	11.58%	0	0	0	0	0	0	10.88%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	43,057	10,384	3,111	134	106	539	17.32%	40,722	11,526	4,304	125	118	779	18.10%	38,526	12,520	5,506	118	133	1,024	18.59%

RowNum		(mln EUR, %)																				
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64	AUSTRALIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Corporates	20,432	1,746	829	16	9	72	8.65%	20,206	1,767	1,034	14	11	93	9.00%	19,897	1,881	1,229	14	11	114	9.24%
70		Corporates - Of Which: Specialised Lending	502	2	1	0	0	0	8.17%	498	5	2	0	0	0	7.96%	494	8	4	0	0	0	7.90%
71		Corporates - Of Which: SME general corporates	14,105	1,474	563	9	8	39	6.90%	14,015	1,408	718	8	8	53	7.32%	13,838	1,442	861	8	9	65	7.55%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	1,475	405	87	11	4	26	29.62%	1,375	454	136	10	5	39	29.02%	1,278	501	187	10	6	54	28.73%
74		Retail - Secured by residential estate property	5	2	0	0	0	0	1.58%	5	2	0	0	0	0	1.56%	5	1	0	0	0	0	1.55%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	1,469	403	87	11	4	26	29.64%	1,370	453	136	10	5	39	29.04%	1,273	500	186	10	6	54	28.75%
78		Retail - Other Retail - Of Which: SME	1,469	403	87	11	4	26	29.63%	1,370	453	136	10	5	39	29.04%	1,273	500	186	10	6	54	28.75%
79		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	37.52%	0	0	0	0	0	0	36.85%	0	0	0	0	0	0	36.25%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	21,906	2,150	916	26	13	97	10.64%	21,581	2,221	1,170	25	15	133	11.33%	21,175	2,382	1,416	23	17	167	11.81%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
85		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		Corporates	8,832	393	315	16	3	85	26.95%	8,646	494	400	16	4	104	25.94%	8,477	577	487	15	5	123	25.32%
91		Corporates - Of Which: Specialised Lending	1,385	21	21	3	0	3	14.04%	1,348	38	41	3	0	6	14.15%	1,316	51	60	2	1	9	14.28%
92		Corporates - Of Which: SME	452	36	15	1	1	2	16.56%	433	46	24	2	1	4	17.76%	417	53	33	2	1	6	18.80%
93		Corporates - Of Which: Purchased receivables	472	9	3	0	0	0	12.84%	462	16	6	0	0	1	12.23%	452	22	9	0	0	1	11.99%
94		Retail	1,162	214	52	5	1	12	23.43%	1,133	214	81	5	1	19	23.14%	1,103	216	109	5	1	25	23.03%
95	UNITED KINGDOM	Retail - Secured by residential estate property	29	8	0	0	0	0	4.51%	29	8	1	0	0	0	5.62%	30	7	1	0	0	0	5.93%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	1,133	206	52	5	1	12	23.60%	1,104	206	81	5	1	19	23.30%	1,074	209	108	5	1	25	23.18%
99		Retail - Other Retail - Of Which: SME	1,133	206	52	5	1	12	23.60%	1,104	206	81	5	1	19	23.30%	1,074	209	108	5	1	25	23.18%
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	9.73%	0	0	0	0	0	0	8.33%	0	0	0	0	0	0	7.81%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	9,994	607	368	21	4	97	26.45%	9,779	708	481	21	5	123	25.47%	9,580	793	595	20	6	148	24.90%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
106		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Corporates	7,859	719	708	15	16	135	19.06%	7,589	820	876	15	18	156	17.80%	7,371	870	1,045	14	20	178	17.03%
112		Corporates - Of Which: Specialised Lending	893	20	2	1	0	1	25.77%	889	22	6	1	0	1	25.94%	883	24	10	1	0	3	26.07%
113		Corporates - Of Which: SME general corporates	2,325	445	443	6	13	49	11.02%	2,189	473	551	6	13	58	10.59%	2,066	491	655	5	15	68	10.36%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	277	1,169	266	2	74	84	31.39%	256	1,094	362	2	71	114	31.59%	237	1,022	453	2	70	144	31.71%
116	BRAZIL	Retail - Secured by residential estate property	2	0	0	0	0	0	1.59%	2	0	0	0	0	0	1.58%	2	0	0	0	0	0	1.58%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	275	1,168	266	2	74	84	31.39%	254	1,094	362	2	71	114	31.59%	234	1,021	453	2	70	144	31.71%
120		Retail - Other Retail - Of Which: SME	275	1,168	266	2	74	84	31.39%	254	1,094	362	2	71	114	31.59%	234	1,021	453	2	70	144	31.71%
121		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	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	8,136	1,887	974	17	90	218	22.43%	7,846	1,914	1,238	17	89	270	21.83%	7,607	1,892	1,499	16	90	322	21.47%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
127		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates	8,765	1,173	539	9	6	33	6.13%	8,880	918	679	8	5	45	6.60%	8,843	817	817	8	5	56	6.88%
133		Corporates - Of Which: Specialised Lending	93	1	1	0	0	0	14.56%	92	1	2	0	0	0	14.62%	90	2	3	0	0	0	14.66%
134		Corporates - Of Which: SME general corporates	7,440	1,074	143	7	5	11	7.80%	7,590	803	264	7	5	21	7.91%	7,594	682	381	7	4	30	7.87%
135		Corporates - Of Which: Purchased receivables	0	0	20	0	0	2	10.01%	0	0	20	0	0	2	10.01%	0	0	20	0	0	2	10.01%
136		Retail	1	0	0	0	0	0	14.34%	1	0	0	0	0	0	13.90%	1	0	0	0	0	0	13.18%
137	NEW ZEALAND	Retail - Secured by residential estate property	1	0	0	0	0	0	8.98%	1	0	0	0	0	0	8.50%	1	0	0	0	0	0	8.04%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	50.32%	0	0	0	0	0	0	50.37%	0	0	0	0	0	0	50.39%
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	50.32%	0	0	0	0	0	0	50.37%	0	0	0	0	0	0	50.39%
142		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	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	8,766	1,173	539	9	6	33	6.13%	8,881	918	679	8	5	45	6.60%	8,845	817	817	8	5	56	6.88%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
148		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Corporates	4,858	385	192	8	2	33	17.34%	4,739	447	250	8	3	45	17.97%	4,648	478	310	7	3	57	18.33%
154		Corporates - Of Which: Specialised Lending	648	11	4	1	0	1	16.43%	633	21	9	1	0	1	16.57%	617	32	14	1	0	2	16.61%
155		Corporates - Of Which: SME general corporates	416	98	50	1	1	14	28.21%	406	95	63	1	1	16	25.75%	397	92	75	1	1	18	24.26%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	2,388	509	145	10	3	40	27.33%	2,323	500	219	9	3	54	24.77%	2,261	496	285	9	3	67	23.69%
158	GERMANY	Retail - Secured by residential estate property	117	19	3	0	0	1	30.06%	117	17	5	0	0	1	23.62%	117	16	6	0	0	1	20.39%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	2,272	490	142	10	3	39	27.26%	2,206	483	214	9	3	53	24.79%	2,145	480	279	9	3	66	23.75%
162		Retail - Other Retail - Of Which: SME	2,269	490	142	10	3	39	27.26%	2,203	483	214	9	3	53	24.79%	2,142	479	279	9	3	66	23.76%
163		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	9.71%	3	0	0	0	0	0	10.35%	3	0	0	0	0	0	11.21%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	7,247	893	338	18	6	73	21.64%	7,062	947	469	17	6	99	21.15%	6,910	974	594	16	6	124	20.90%

2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		Corporates	3,361	268	38	6	7	11	29.04%	3,293	302	73	6	7	20	26.81%	3,228	331	108	5	8	28	26.07%
175		Corporates - Of Which: Specialised Lending	277	1	2	0	0	0	19.06%	273	3	4	1	0	1	19.03%	268	5	8	1	0	1	19.03%
176		Corporates - Of Which: SME general corporates	484	112	16	1	1	5	29.34%	469	116	27	1	1	6	22.78%	455	118	39	1	1	8	20.27%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	2,103	365	176	5	2	34	19.37%	2,042	367	235	5	2	41	17.58%	1,988	369	287	5	2	48	16.68%
179		Retail - Secured by residential estate property	15	3	0	0	0	0	2.51%	15	2	0	0	0	0	2.84%	15	2	1	0	0	0	2.98%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	2,089	362	176	5	2	34	19.39%	2,027	364	235	5	2	41	17.61%	1,973	367	287	5	2	48	16.71%
183		Retail - Other Retail - Of Which: SME	2,088	362	176	5	2	34	19.39%	2,027	364	235	5	2	41	17.61%	1,973	366	287	5	2	48	16.71%
184		Retail - Other Retail - Of Which: non-SME	0	1	0	0	0	0	6.32%	0	0	0	0	0	0	6.27%	0	0	0	0	0	0	6.28%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	5,464	633	214	11	9	45	21.10%	5,335	669	308	11	9	61	19.77%	5,216	700	395	9	10	76	19.25%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	CANADA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		Corporates	4,152	959	114	10	4	30	26.14%	4,076	967	181	10	4	45	24.60%	4,055	919	251	10	4	60	23.82%
196		Corporates - Of Which: Specialised Lending	43	22	0	0	0	0	20.34%	42	24	1	0	0	0	20.32%	40	24	1	0	0	0	20.35%
197		Corporates - Of Which: SME general corporates	855	99	58	4	1	10	17.15%	820	110	83	3	1	14	16.98%	785	119	108	3	1	18	16.86%
198		Corporates - Of Which: Purchased receivables	14	0	0	0	0	0	8.63%	13	1	0	0	0	0	8.79%	13	1	1	0	0	0	8.88%
199		Retail	1,651	330	110	6	2	25	22.96%	1,563	374	153	6	2	33	21.30%	1,494	399	197	5	2	40	20.35%
200		Retail - Secured by residential estate property	5	0	0	0	0	0	98.88%	5	0	0	0	0	0	73.37%	4	0	0	0	0	0	59.06%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	1,646	329	109	6	2	25	22.87%	1,558	374	153	6	2	32	21.24%	1,489	399	197	5	2	40	20.30%
204		Retail - Other Retail - Of Which: SME	1,645	329	109	6	2	25	22.87%	1,557	374	153	6	2	32	21.24%	1,489	399	197	5	2	40	20.30%
205		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	14.93%	1	0	0	0	0	0	14.92%	1	0	0	0	0	0	14.92%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	5,803	1,289	224	16	6	55	24.58%	5,639	1,342	334	16	6	77	23.09%	5,549	1,319	447	15	6	100	22.29%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
216		Corporates	5,155	138	89	7	1	25	28.57%	5,057	202	124	8	1	34	27.49%	4,953	267	163	8	2	44	26.84%
217		Corporates - Of Which: Specialised Lending	1,821	36	6	1	0	1	15.52%	1,808	40	15	1	0	2	15.05%	1,795	43	25	1	0	4	14.66%
218		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	24.70%	1	1	0	0	0	0	23.51%	1	1	0	0	0	0	22.32%
219		Corporates - Of Which: Purchased receivables	50	2	1	0	0	0	8.63%	48	2	2	0	0	0	8.79%	47	3	2	0	0	0	8.88%
220		Retail	17	1	0	0	0	0	2.38%	17	1	0	0	0	0	2.59%	17	1	0	0	0	0	2.71%
221		Retail - Secured by residential estate property	16	1	0	0	0	0	2.19%	16	1	0	0	0	0	2.36%	16	1	0	0	0	0	2.45%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	0	0	0	0	0	0	21.59%	0	0	0	0	0	0	20.09%	0	0	0	0	0	0	18.92%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	22.60%	0	0	0	0	0	0	21.00%	0	0	0	0	0	0	19.75%
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	11.84%	0	0	0	0	0	0	11.32%	0	0	0	0	0	0	10.97%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	5,172	139	89	7	1	25	28.54%	5,073	203	124	8	1	34	27.46%	4,969	268	163	8	2	44	26.80%

2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	Coöperatieve Rabobank U.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	4	26	0	0	0	0	37.68%	4	27	0	0	0	0	37.65%	3	27	0	0	0	0	37.89%
4		Public sector entities	254	0	0	0	0	0	9.26%	252	1	2	0	0	0	10.99%	250	2	3	0	0	0	12.35%
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	171,135	51,629	14,865	1,177	1,293	3,911	26.31%	166,728	47,011	23,890	967	1,049	6,075	25.43%	161,763	44,686	31,180	809	838	7,899	25.33%
7		Corporates - Of Which: Specialised Lending	29,928	6,069	867	62	65	112	12.97%	29,245	5,916	1,703	59	71	220	12.89%	28,442	5,791	2,631	52	79	324	12.30%
8		Corporates - Of Which: SME general corporates	46,331	26,700	6,712	395	813	1,820	27.12%	47,567	21,420	10,755	311	566	2,639	24.54%	47,490	18,649	13,603	266	393	3,270	24.04%
9		Corporates - Of Which: Purchased receivables	1,738	157	97	4	1	11	11.59%	1,630	217	145	3	1	16	11.01%	1,573	227	192	3	2	21	10.73%
10		Retail	215,841	28,214	5,204	337	1,165	1,534	29.48%	205,989	34,608	8,662	284	1,341	2,242	25.88%	197,077	40,060	12,122	246	1,300	2,946	24.30%
11		Retail - Secured by residential estate property	176,016	16,107	2,352	145	690	524	22.28%	169,210	21,106	4,158	152	803	811	19.50%	162,973	25,296	6,205	128	739	1,138	18.34%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	39,825	12,107	2,853	192	475	1,010	35.42%	36,778	13,502	4,504	132	539	1,431	31.77%	34,103	14,764	5,917	118	560	1,808	30.55%
15		Retail - Other Retail - Of Which: SME	36,923	11,716	2,797	190	467	1,001	35.81%	33,926	13,095	4,415	129	531	1,413	32.01%	31,273	14,371	5,791	116	553	1,779	30.73%
16		Retail - Other Retail - Of Which: non-SME	2,902	391	56	2	8	9	16.07%	2,852	408	90	2	8	18	19.86%	2,830	393	126	2	7	28	22.43%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	387,234	79,870	20,070	1,514	2,458	5,446	27.13%	372,973	81,647	32,554	1,252	2,390	8,317	25.55%	359,094	84,775	43,306	1,055	2,138	10,845	25.04%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	4	26	0	0	0	0	40.00%	3	27	0	0	0	0	40.00%	3	27	0	0	0	0	40.00%
25		Public sector entities	254	0	0	0	0	0	9.26%	252	1	2	0	0	0	10.99%	250	2	3	0	0	0	12.35%
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	70,345	16,736	5,551	543	482	1,905	34.31%	67,620	16,733	8,279	458	452	2,759	33.32%	65,441	16,205	10,986	378	336	3,561	32.41%
28		Corporates - Of Which: Specialised Lending	18,439	3,900	259	23	25	29	11.24%	17,985	3,854	759	25	34	66	8.65%	17,430	3,771	1,398	22	36	112	8.02%
29		Corporates - Of Which: SME general corporates	25,460	8,318	3,064	283	392	1,183	38.62%	24,515	8,016	4,311	237	339	1,656	38.42%	23,875	7,490	5,476	197	225	2,097	38.30%
30		Corporates - Of Which: Purchased receivables	36	3	1	0	0	0	7.91%	34	4	2	0	0	0	7.94%	32	5	3	0	0	0	7.96%
31		Retail	196,168	20,889	3,082	201	895	864	28.02%	187,117	27,647	5,375	195	1,070	1,280	23.81%	179,264	32,940	7,936	165	1,038	1,751	22.07%
32		Retail - Secured by residential estate property	175,397	15,926	2,326	145	687	520	22.36%	168,585	20,944	4,120	152	800	806	19.56%	162,341	25,153	6,156	127	738	1,132	18.38%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	20,771	4,963	756	56	208	344	45.43%	18,532	6,703	1,255	43	269	474	37.76%	16,923	7,787	1,779	37	301	619	34.80%
36		Retail - Other Retail - Of Which: SME	17,882	4,575	701	54	200	335	47.75%	15,693	6,298	1,166	40	262	456	39.12%	14,107	7,397	1,654	35	293	591	35.74%
37		Retail - Other Retail - Of Which: non-SME	2,889	388	55	2	8	9	16.00%	2,839	404	89	2	8	18	19.87%	2,817	390	125	2	7	28	22.47%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	266,772	37,652	8,634	744	1,377	2,768	32.06%	254,993	44,409	13,656	652	1,521	4,038	29.57%	244,959	49,173	18,925	543	1,374	5,312	28.07%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	24.82%	0	0	0	0	0	0	24.64%	0	0	0	0	0	0	24.62%
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	27,022	14,310	3,954	223	451	960	24.29%	26,114	12,312	6,860	163	269	1,630	23.76%	24,626	12,049	8,611	140	210	2,104	24.43%
49		Corporates - Of Which: Specialised Lending	1,243	1,705	168	10	32	35	20.90%	1,343	1,481	292	6	25	71	24.21%	1,379	1,365	372	6	27	94	25.23%
50		Corporates - Of Which: SME general corporates	4,790	4,953	1,527	46	238	355	23.26%	5,716	2,845	2,709	28	77	542	20.01%	5,902	2,211	3,158	27	43	615	19.47%
51		Corporates - Of Which: Purchased receivables	954	83	65	2	1	7	11.46%	896	110	95	2	1	10	10.78%	852	125	124	2	1	13	10.42%
52		Retail	7,578	2,808	880	62	123	277	31.47%	7,032	2,826	1,407	34	106	408	29.02%	6,385	3,081	1,800	29	87	508	28.25%
53		Retail - Secured by residential estate property	31	4	1	0	0	0	20.75%	31	4	1	0	0	0	14.66%	31	4	2	0	0	0	12.50%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	7,546	2,804	879	62	123	277	31.48%	7,001	2,822	1,406	34	106	408	29.03%	6,354	3,077	1,798	29	87	508	28.26%
57		Retail - Other Retail - Of Which: SME	7,546	2,804	879	62	123	277	31.48%	7,001	2,822	1,406	34	106	408	29.03%	6,354	3,077	1,798	29	87	508	28.26%
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	12.83%	0	0	0	0	0	0	12.08%	0	0	0	0	0	0	11.08%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	34,599	17,119	4,834	285	574	1,237	25.59%	33,147	15,139	8,267	197	376	2,038	24.66%	31,010	15,130	10,411	170	297	2,612	25.09%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64	AUSTRALIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Corporates	12,563	9,139	1,305	36	109	192	14.71%	13,742	7,035	2,229	26	87	287	12.89%	14,123	5,964	2,919	23	72	357	12.22%
70		Corporates - Of Which: Specialised Lending	482	20	4	0	0	0	7.97%	468	27	10	0	0	1	7.94%	455	35	15	0	0	1	7.91%
71		Corporates - Of Which: SME general corporates	7,130	8,044	967	19	98	125	12.89%	8,410	6,001	1,730	13	77	194	11.20%	8,913	4,940	2,288	12	62	242	10.56%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	1,374	465	126	15	6	37	29.15%	1,306	459	200	11	6	57	28.73%	1,210	500	256	10	6	73	28.57%
74		Retail - Secured by residential estate property	5	2	0	0	0	0	3.46%	5	2	0	0	0	0	4.04%	5	2	0	0	0	0	4.08%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	1,369	463	126	15	5	37	29.16%	1,301	458	200	11	6	57	28.76%	1,205	498	256	10	6	73	28.59%
78		Retail - Other Retail - Of Which: SME	1,369	463	126	15	5	37	29.16%	1,301	458	200	11	6	57	28.76%	1,205	498	256	10	6	73	28.59%
79		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	36.93%	0	0	0	0	0	0	36.04%	0	0	0	0	0	0	35.46%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	13,937	9,604	1,431	51	115	229	15.98%	15,048	7,495	2,429	37	93	345	14.19%	15,333	6,464	3,175	33	78	430	13.54%

2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**Corporates**	8,116	931	494	85	60	147	29.78%	7,640	1,040	861	88	74	256	29.67%	7,226	1,057	1,257	71	59	375	29.84%
91		Corporates - Of Which: Specialised Lending	1,338	51	38	7	1	6	15.08%	1,252	85	90	6	2	14	15.02%	1,186	102	138	5	2	21	14.96%
92		Corporates - Of Which: SME	431	55	17	2	1	3	16.85%	411	60	31	2	1	6	18.78%	397	63	43	2	1	9	19.76%
93		Corporates - Of Which: Purchased receivables	434	44	5	1	0	1	15.62%	404	67	12	1	0	2	15.00%	408	56	19	0	0	3	14.96%
94		**Retail**	1,122	247	59	7	2	14	23.71%	1,108	221	100	6	1	24	23.56%	1,078	218	132	5	1	31	23.41%
95	UNITED KINGDOM	**Retail - Secured by residential estate property**	28	9	1	0	0	0	9.04%	28	9	1	0	0	0	12.47%	28	8	1	0	0	0	13.39%
96		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		**Retail - Other Retail**	1,095	238	58	7	1	14	23.84%	1,080	212	99	6	1	23	23.67%	1,050	210	130	5	1	31	23.52%
99		Retail - Other Retail - Of Which: SME	1,094	238	58	7	1	14	23.84%	1,079	212	99	6	1	23	23.67%	1,050	210	130	5	1	31	23.53%
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	11.20%	0	0	0	0	0	0	10.10%	0	0	0	0	0	0	9.48%
101		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		**Securitisation**																					
104		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		**TOTAL**	9,238	1,178	553	92	62	161	29.13%	8,747	1,260	961	94	75	279	29.03%	8,304	1,275	1,389	76	60	406	29.23%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		**Corporates**	7,376	1,104	805	25	27	161	20.06%	7,030	1,160	1,095	22	28	199	18.19%	6,768	1,167	1,351	19	29	234	17.32%
112		Corporates - Of Which: Specialised Lending	891	21	4	1	0	1	26.55%	881	24	10	1	0	3	26.50%	871	27	18	1	0	5	26.49%
113		Corporates - Of Which: SME general corporates	2,051	655	507	9	19	66	13.01%	1,868	657	688	7	19	82	11.86%	1,739	630	844	6	18	95	11.32%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	21	1,420	271	0	118	148	54.48%	18	1,301	392	0	142	202	51.53%	16	1,181	514	0	152	257	49.97%
116	BRAZIL	**Retail - Secured by residential estate property**	2	0	0	0	0	0	3.92%	2	0	0	0	0	0	4.63%	2	0	0	0	0	0	4.64%
117		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		**Retail - Other Retail**	19	1,419	271	0	118	148	54.49%	16	1,301	392	0	142	202	51.54%	14	1,181	514	0	152	257	49.97%
120		Retail - Other Retail - Of Which: SME	19	1,419	271	0	118	148	54.49%	16	1,301	392	0	142	202	51.54%	14	1,181	514	0	152	257	49.97%
121		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	-
122		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**TOTAL**	7,397	2,524	1,076	25	145	309	28.72%	7,048	2,462	1,487	22	170	401	26.98%	6,785	2,348	1,865	19	181	491	26.32%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		**Corporates**	5,199	4,470	808	24	63	95	11.75%	5,450	3,627	1,401	17	52	152	10.88%	5,511	3,092	1,874	15	43	196	10.46%
133		Corporates - Of Which: Specialised Lending	90	3	2	0	0	0	14.68%	84	6	5	0	0	1	14.59%	81	5	9	0	0	1	14.56%
134		Corporates - Of Which: SME general corporates	4,108	4,159	389	19	59	42	10.73%	4,385	3,348	923	13	49	92	9.92%	4,482	2,828	1,347	12	40	128	9.54%
135		Corporates - Of Which: Purchased receivables	0	0	20	0	0	2	12.37%	0	0	20	0	0	2	12.37%	0	0	20	0	0	2	12.37%
136		**Retail**	1	0	0	0	0	0	21.30%	1	0	0	0	0	0	22.57%	1	0	0	0	0	0	22.07%
137	NEW ZEALAND	**Retail - Secured by residential estate property**	1	0	0	0	0	0	17.42%	1	0	0	0	0	0	19.04%	1	0	0	0	0	0	18.81%
138		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		**Retail - Other Retail**	0	0	0	0	0	0	53.80%	0	0	0	0	0	0	54.29%	0	0	0	0	0	0	53.30%
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	53.80%	0	0	0	0	0	0	54.29%	0	0	0	0	0	0	53.30%
142		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	-
143		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		**Securitisation**																					
146		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**TOTAL**	5,200	4,471	808	24	63	95	11.75%	5,451	3,627	1,401	17	52	152	10.88%	5,513	3,092	1,874	15	43	196	10.46%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
148		**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		**Corporates**	4,531	681	223	17	7	42	18.76%	4,371	724	340	12	7	68	19.92%	4,323	679	433	10	7	87	20.18%
154		Corporates - Of Which: Specialised Lending	598	58	7	2	0	1	17.58%	572	69	22	2	1	4	17.52%	559	68	36	2	1	6	17.33%
155		Corporates - Of Which: SME general corporates	379	131	54	2	1	15	27.48%	380	111	73	2	1	18	24.61%	371	105	88	2	1	20	23.30%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		**Retail**	2,279	601	161	14	5	43	26.91%	2,256	527	260	11	4	64	24.51%	2,199	507	336	10	3	79	23.56%
158	GERMANY	**Retail - Secured by residential estate property**	109	26	4	0	0	1	29.41%	111	22	6	0	0	1	22.81%	111	21	7	0	0	1	19.67%
159		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		**Retail - Other Retail**	2,170	575	158	14	5	42	26.84%	2,145	504	254	11	4	62	24.55%	2,088	487	329	10	3	78	23.65%
162		Retail - Other Retail - Of Which: SME	2,168	575	158	14	5	42	26.85%	2,143	504	254	11	4	62	24.55%	2,086	486	329	10	3	78	23.65%
163		Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	11.73%	2	0	0	0	0	0	13.38%	2	0	0	0	0	0	14.24%
164		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		**Securitisation**																					
167		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		**TOTAL**	6,811	1,283	385	30	12	85	22.18%	6,627	1,251	600	23	11	131	21.91%	6,522	1,186	769	20	11	167	21.66%

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2025 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
169	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		Corporates	3,256	360	52	13	14	16	31.65%	3,140	408	120	8	13	37	30.38%	3,072	423	173	5	15	51	29.50%
175		Corporates - Of Which: Specialised Lending	276	2	3	1	0	1	20.42%	265	7	9	1	0	2	20.95%	254	10	16	1	1	3	21.16%
176		Corporates - Of Which: SME general corporates	468	125	18	1	1	5	27.92%	454	124	34	1	1	7	21.85%	439	125	48	1	1	10	19.96%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	1,994	467	182	6	4	35	19.37%	1,969	421	254	5	3	45	17.65%	1,932	399	313	5	2	52	16.76%
179		Retail - Secured by residential estate property	14	3	0	0	0	0	4.32%	14	3	1	0	0	0	5.33%	14	3	1	0	0	0	5.67%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	1,980	464	182	6	4	35	19.40%	1,955	418	253	5	2	45	17.68%	1,918	397	312	5	2	52	16.79%
183		Retail - Other Retail - Of Which: SME	1,980	464	182	6	4	35	19.40%	1,955	417	253	5	2	45	17.68%	1,917	396	312	5	2	52	16.79%
184		Retail - Other Retail - Of Which: non-SME	0	1	0	0	0	0	7.91%	0	1	0	0	0	0	8.12%	0	0	0	0	0	0	8.17%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	5,250	827	234	20	17	52	22.10%	5,109	828	374	13	16	81	21.75%	5,003	823	485	10	17	103	21.29%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
190	CANADA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		Corporates	3,500	1,533	193	19	14	49	25.38%	3,511	1,347	367	13	11	91	24.81%	3,507	1,244	474	11	11	117	24.61%
196		Corporates - Of Which: Specialised Lending	5	60	1	0	1	0	21.39%	17	46	4	0	0	1	21.10%	15	46	5	0	1	1	20.98%
197		Corporates - Of Which: SME general corporates	791	133	89	7	1	15	17.19%	731	141	141	4	1	24	16.95%	697	146	169	3	1	29	16.85%
198		Corporates - Of Which: Purchased receivables	13	1	0	0	0	0	9.49%	12	2	1	0	0	0	9.39%	12	2	1	0	0	0	9.34%
199		Retail	1,511	415	165	11	4	35	21.08%	1,438	398	254	6	2	50	19.70%	1,350	438	302	5	3	58	19.26%
200		Retail - Secured by residential estate property	5	0	0	0	0	0	91.02%	4	0	0	0	0	0	66.01%	4	0	0	0	0	0	52.60%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	1,506	414	165	11	4	35	21.01%	1,433	398	254	6	2	50	19.65%	1,346	438	302	5	2	58	19.23%
204		Retail - Other Retail - Of Which: SME	1,505	414	165	11	4	35	21.01%	1,432	398	254	6	2	50	19.66%	1,345	437	302	5	2	58	19.23%
205		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	15.02%	1	0	0	0	0	0	15.00%	1	0	0	0	0	0	14.97%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	5,010	1,947	358	30	18	84	23.39%	4,949	1,745	621	19	13	141	22.72%	4,857	1,682	776	17	13	175	22.52%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
211	SWITZERLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
216		Corporates	4,916	364	103	13	3	29	28.68%	4,783	432	167	12	3	46	27.24%	4,665	488	229	11	4	61	26.65%
217		Corporates - Of Which: Specialised Lending	1,783	70	10	2	1	2	17.37%	1,765	68	30	2	1	5	16.25%	1,742	70	52	2	1	8	15.57%
218		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	24.73%	1	1	0	0	0	0	23.30%	1	1	0	0	0	0	21.93%
219		Corporates - Of Which: Purchased receivables	47	4	1	0	0	0	9.49%	44	5	3	0	0	0	9.39%	42	6	4	0	0	0	9.34%
220		Retail	16	2	0	0	0	0	4.36%	16	2	0	0	0	0	5.54%	16	2	0	0	0	0	5.97%
221		Retail - Secured by residential estate property	15	2	0	0	0	0	4.16%	16	2	0	0	0	0	5.32%	15	2	0	0	0	0	5.77%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	0	0	0	0	0	0	23.57%	0	0	0	0	0	0	21.84%	0	0	0	0	0	0	19.67%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	24.50%	0	0	0	0	0	0	22.62%	0	0	0	0	0	0	20.29%
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	15.62%	0	0	0	0	0	0	15.50%	0	0	0	0	0	0	15.08%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	4,932	366	103	13	3	29	28.65%	4,799	433	168	12	3	46	27.20%	4,681	490	229	11	4	61	26.61%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
1	Coöperatieve Rabobank U.A.	**Central banks**	85,210	0	299	0	84,851	51	0	2	0	0	0.00%
2		**Central governments**	8,967	195	2,125	292	198	20	198	0	0	3	1.54%
3		**Regional governments or local authorities**	1,835	0	9	0	15	0	0	0	0	0	0.00%
4		**Public sector entities**	2,736	0	112	0	0	0	0	0	0	0	0.00%
5		**Multilateral Development Banks**	7,962	0	1	0	0	0	0	0	0	0	0.00%
6		**International Organisations**	1,977	0	0	0	0	0	0	0	0	0	0.00%
7		**Institutions**	6,681	1	4,567	1	4,046	148	1	1	0	0	17.23%
8		**Corporates**	17,474	68	14,126	92	13,104	2,987	82	13	5	12	14.35%
9		of which: Other - SME	2,035	41	1,749	55	1,723	100	50	5	1	8	15.61%
10		of which: Specialised Lending	72	0	70	0	77	0	0	0	0	0	0.00%
11		**Retail**	4,957	67	3,875	95	4,993	320	80	8	2	16	19.92%
12		of which: SME	2,804	39	2,392	55	2,249	320	50	7	2	12	24.96%
13		**Secured by mortgages on immovable property and ADC exposures**	2,095	82	1,229	81	1,974	263	90	6	6	10	10.79%
14		of which: Residential immovable property	0	0	0	0	19	0	0	0	0	0	0.00%
15		of which: Commercial immovable property	2,065	81	1,200	79	1,952	239	87	6	4	9	10.18%
16		of which: Land, acquisition, development and construction exposures (ADC)	30	2	30	2	3	24	2	0	1	1	33.15%
17		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
18		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
21		**Equity**	4,388	0	10,969	0	0	0	0	0	0	0	0.00%
22		**Securitisation**											
23		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
24		**TOTAL**	**144,282**	**413**	**37,311**	**561**	**109,182**	**3,790**	**450**	**30**	**12**	**41**	**9.01%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
25	NETHERLANDS	**Central banks**	63,120	0	0	0	63,478	0	0	1	0	0	0.00%
26		**Central governments**	1,950	0	1,926	0	3	0	0	0	0	0	0.00%
27		**Regional governments or local authorities**	0	0	0	0	6	0	0	0	0	0	0.00%
28		**Public sector entities**	560	0	112	0	0	0	0	0	0	0	0.00%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
31		**Institutions**	510	0	199	0	31	2	0	0	0	0	0.00%
32		**Corporates**	5,699	27	4,375	37	4,216	1,087	35	2	1	8	22.31%
33		of which: Other - SME	374	13	286	17	166	2	21	0	0	6	31.51%
34		of which: Specialised Lending	5	0	5	0	5	0	0	0	0	0	0.00%
35		**Retail**	2,785	34	1,849	48	3,133	3	36	4	0	4	11.75%
36		of which: SME	634	7	367	9	390	3	7	2	0	1	15.87%
37		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	26	1	0	0	0	0	0.00%
38		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
39		of which: Commercial immovable property	0	0	0	0	26	1	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
42		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
45		**Equity**	2,949	0	7,373	0	0	0	0	0	0	0	0.00%
46		**Securitisation**											
47		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
48		**TOTAL**	**77,574**	**61**	**15,834**	**85**	**70,892**	**1,092**	**72**	**6**	**1**	**12**	**16.96%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
49	UNITED STATES	**Central banks**	13,263	0	0	0	13,409	0	0	1	0	0	0.00%
50		**Central governments**	2,362	0	42	0	23	19	0	0	0	0	23.63%
51		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
52		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
53		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
54		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
55		**Institutions**	768	0	314	0	280	1	0	0	0	0	0.00%
56		**Corporates**	1,317	0	982	0	1,202	156	0	1	0	0	4.46%
57		of which: Other - SME	153	0	127	0	152	1	0	0	0	0	0.00%
58		of which: Specialised Lending	59	0	59	0	65	0	0	0	0	0	0.00%
59		**Retail**	88	1	79	2	81	7	2	0	0	1	64.88%
60		of which: SME	88	1	79	2	81	7	2	0	0	1	65.49%
61		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	34	0	0	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	34	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
66		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
69		**Equity**	1,049	0	2,623	0	0	0	0	0	0	0	0.00%
70		**Securitisation**											
71		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
72		**TOTAL**	**18,846**	**1**	**4,040**	**2**	**15,030**	**183**	**2**	**2**	**0**	**1**	**54.14%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			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							
73	AUSTRALIA	Central banks	1,162	0	0	0	1,162	0	0	0	0	0	0.00%
74		Central governments	146	0	2	0	2	0	0	0	0	0	0.00%
75		Regional governments or local authorities	894	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	402	1	160	1	282	46	1	0	0	0	15.15%
80		Corporates	979	3	780	4	797	7	3	3	0	0	9.07%
81		of which: Other - SME	344	2	313	3	339	7	2	2	0	0	9.61%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	92	0	81	0	90	2	0	0	0	0	44.25%
84		of which: SME	92	0	81	0	90	2	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	151	27	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	15	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	136	27	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity	18	0	45	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
96		TOTAL	3,694	4	1,069	5	2,484	82	4	4	0	0	11.00%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
97	UNITED KINGDOM	Central banks	5,884	0	0	0	5,512	0	0	1	0	0	0.00%
98		Central governments	410	0	10	0	10	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	152	0	16	0	6	4	0	0	0	0	0.00%
104		Corporates	1,804	0	1,577	1	910	166	0	0	0	0	0.00%
105		of which: Other - SME	43	0	38	1	43	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	48	1	41	1	48	1	1	0	0	0	31.00%
108		of which: SME	48	1	41	1	48	1	1	0	0	0	31.20%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity	47	0	118	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
120		TOTAL	8,346	1	1,762	2	6,485	171	1	1	0	0	20.80%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
121	BRAZIL	Central banks	2	0	0	0	2	0	0	0	0	0	0.00%
122		Central governments	465	0	0	0	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	250	0	331	0	218	2	0	0	0	0	0.00%
128		Corporates	330	5	300	8	265	107	6	1	0	0	3.04%
129		of which: Other - SME	103	0	82	0	88	12	0	0	0	0	2.71%
130		of which: Specialised Lending	2	0	1	0	2	0	0	0	0	0	0.00%
131		Retail	6	0	5	0	6	0	0	0	0	0	0.00%
132		of which: SME	6	0	5	0	6	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	1,215	4	732	4	969	125	4	2	1	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	1,215	4	732	4	969	125	4	2	1	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		TOTAL	2,268	9	1,368	12	1,461	234	9	3	2	0	1.83%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
145	NEW ZEALAND	Central banks	1,114	0	0	0	1,105	0	0	0	0	0	0.00%
146		Central governments	113	0	0	0	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	6	0	2	0	4	0	0	0	0	0	0.00%
152		Corporates	181	1	176	2	168	0	2	1	0	1	52.34%
153		of which: Other - SME	68	1	63	2	69	0	2	0	0	1	56.93%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	414	8	409	7	315	101	10	1	0	2	20.75%
156		of which: SME	414	8	409	7	315	101	10	1	0	2	20.75%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	62	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	4	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	57	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	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											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		TOTAL	1,827	9	587	10	1,654	101	12	2	0	3	25.39%

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
169		Central banks	1	0	0	0	1	0	0	0	0	0	0.00%
170		Central governments	10	0	5	0	4	0	0	0	0	0	0.00%
171		Regional governments or local authorities	932	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	1,704	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	420	0	139	0	178	35	0	0	0	0	0.00%
176		Corporates	206	0	168	1	200	6	0	0	0	0	0.00%
177		of which: Other - SME	147	0	128	1	147	1	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
179		Retail	153	3	138	6	147	6	4	0	0	1	27.50%
180	GERMANY	of which: SME	152	3	138	6	146	6	4	0	0	1	27.81%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
189		Equity	11	0	27	0	0	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
192		TOTAL	**3,436**	**3**	**477**	**6**	**530**	**48**	**5**	**1**	**0**	**1**	**25.29%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
193		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
194		Central governments	941	0	0	0	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
196		Public sector entities	339	0	0	0	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
199		Institutions	495	0	196	0	110	27	0	0	0	0	0.00%
200		Corporates	300	0	269	0	75	2	0	0	0	0	0.00%
201		of which: Other - SME	42	0	40	0	39	2	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		Retail	69	0	58	1	66	4	1	0	0	1	55.07%
204	FRANCE	of which: SME	69	0	58	1	66	4	1	0	0	1	60.68%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
213		Equity	51	0	127	0	0	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
216		TOTAL	**2,195**	**0**	**651**	**1**	**251**	**33**	**1**	**0**	**0**	**1**	**55.07%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
217		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	6	0	6	0	6	0	0	0	0	0	0.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
223		Institutions	234	0	98	0	25	16	0	0	0	0	0.00%
224		Corporates	512	0	497	0	440	59	0	0	0	0	0.00%
225		of which: Other - SME	81	0	67	0	53	26	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
227		Retail	9	0	9	0	9	0	0	0	0	0	68.94%
228	CANADA	of which: SME	9	0	9	0	9	0	0	0	0	0	68.94%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
237		Equity	44	0	109	0	0	0	0	0	0	0	0.00%
238		Securitisation											
239		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
240		TOTAL	**805**	**0**	**720**	**0**	**480**	**76**	**0**	**0**	**1**	**0**	**68.94%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln 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
241		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247		Institutions	339	0	154	0	64	13	0	0	0	0	0.00%
248		Corporates	30	0	14	0	28	0	0	0	0	0	0.00%
249		of which: Other - SME	14	0	13	0	14	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
251		Retail	116	3	114	3	106	11	4	0	0	1	29.30%
252	SWITZERLAND	of which: SME	116	3	114	3	106	11	4	0	0	1	29.30%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
254		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
261		Equity	3	0	8	0	0	0	0	0	0	0	0.00%
262		Securitisation											
263		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
264		TOTAL	**489**	**3**	**290**	**3**	**198**	**23**	**4**	**0**	**0**	**1**	**29.30%**

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	Coöperatieve Rabobank U.A.	**Central banks**	83,655	27	1,220	0	0	0	0.00%	82,433	47	2,421	0	0	0	0.00%	81,243	56	3,603	0	0	0	0.00%
2		**Central governments**	181	23	212	0	0	4	2.05%	166	21	229	0	0	5	2.04%	152	20	244	0	0	5	2.08%
3		**Regional governments or local authorities**	14	0	0	0	0	0	3.48%	14	0	0	0	0	0	3.58%	14	1	0	0	0	0	3.63%
4		**Public sector entities**	0	0	0	0	0	0	5.27%	0	0	0	0	0	0	5.25%	0	0	0	0	0	0	5.26%
5		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		**Institutions**	3,492	638	66	2	3	3	4.51%	3,412	660	123	2	3	6	4.53%	3,354	669	173	2	4	8	4.62%
8		**Corporates**	13,391	2,473	309	16	12	35	11.41%	13,200	2,438	536	16	13	55	10.19%	12,998	2,405	771	15	14	74	9.66%
9		of which: Other - SME	1,664	116	94	5	1	17	17.84%	1,588	146	139	5	1	22	15.96%	1,515	172	186	5	1	28	15.02%
10		of which: Specialised Lending	76	1	0	0	0	0	22.91%	76	1	1	0	0	0	25.35%	75	1	1	0	0	0	27.14%
11		**Retail**	4,880	358	154	10	2	29	18.94%	4,701	459	233	9	3	42	17.88%	4,544	539	310	9	3	54	17.38%
12		of which: SME	2,212	290	118	9	2	25	20.99%	2,102	330	187	8	2	36	19.13%	2,004	363	252	8	2	46	18.33%
13		**Secured by mortgages on immovable property and ADC exposures**	1,970	233	124	3	1	15	12.28%	1,911	260	156	4	1	20	12.97%	1,856	277	194	4	2	26	13.37%
14		of which: Residential immovable property	18	1	0	0	0	0	12.70%	17	2	0	0	0	0	13.02%	16	2	0	0	0	0	13.34%
15		of which: Commercial immovable property	1,925	231	121	3	1	14	11.73%	1,869	258	152	4	1	19	12.38%	1,816	273	189	3	2	24	12.76%
16		of which: Land, acquisition, development and construction exposures (ADC)	26	1	3	0	0	1	34.73%	25	1	4	0	0	1	36.14%	24	1	5	0	0	2	37.23%
17		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		**Securitisation**																					
23		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		**TOTAL**	**107,582**	**3,753**	**2,087**	**31**	**18**	**87**	**4.18%**	**105,838**	**3,886**	**3,698**	**31**	**21**	**127**	**3.43%**	**104,160**	**3,967**	**5,294**	**30**	**23**	**167**	**3.16%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	NETHERLANDS	**Central banks**	62,455	0	1,023	0	0	0	0.00%	61,449	0	2,029	0	0	0	0.00%	60,459	0	3,018	0	0	0	0.00%
26		**Central governments**	3	0	0	0	0	0	25.75%	3	0	0	0	0	0	25.73%	3	0	0	0	0	0	25.73%
27		**Regional governments or local authorities**	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
28		**Public sector entities**	0	0	0	0	0	0	5.27%	0	0	0	0	0	0	5.25%	0	0	0	0	0	0	5.26%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		**Institutions**	29	3	0	0	0	0	25.19%	29	3	0	0	0	0	21.33%	29	3	1	0	0	0	20.10%
32		**Corporates**	4,417	850	71	1	4	10	14.07%	4,389	842	107	1	5	12	11.28%	4,344	848	147	1	5	14	9.80%
33		of which: Other - SME	155	12	22	0	0	7	29.32%	148	17	24	0	0	7	27.19%	142	20	27	0	0	7	25.23%
34		of which: Specialised Lending	5	0	0	0	0	0	3.32%	4	0	0	0	0	0	3.40%	4	0	0	0	0	0	3.45%
35		**Retail**	3,041	85	46	1	1	6	12.16%	2,961	152	59	1	1	7	12.50%	2,893	205	74	1	1	9	12.71%
36		of which: SME	374	17	10	0	0	1	14.28%	363	23	14	0	0	2	13.29%	354	29	18	0	0	2	12.66%
37		**Secured by mortgages on immovable property and ADC exposures**	25	2	0	0	0	0	9.26%	24	2	1	0	0	0	9.41%	22	3	1	0	0	0	9.62%
38		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		of which: Commercial immovable property	25	2	0	0	0	0	9.26%	24	2	1	0	0	0	9.41%	22	3	1	0	0	0	9.62%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		**Securitisation**																					
47		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		**TOTAL**	**69,976**	**940**	**1,140**	**3**	**5**	**16**	**1.37%**	**68,860**	**1,000**	**2,196**	**3**	**6**	**20**	**0.90%**	**67,756**	**1,059**	**3,241**	**3**	**7**	**24**	**0.74%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	UNITED STATES	**Central banks**	13,212	0	198	0	0	0	0.00%	13,017	0	393	0	0	0	0.00%	12,825	0	585	0	0	0	0.00%
50		**Central governments**	42	0	0	0	0	0	22.82%	40	1	1	0	0	0	22.41%	39	2	2	0	0	0	22.37%
51		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		**Institutions**	249	31	0	0	0	0	15.45%	246	34	1	0	0	0	14.80%	244	35	2	0	0	0	14.45%
56		**Corporates**	1,164	172	23	2	1	2	8.73%	1,139	174	46	2	1	4	8.64%	1,116	173	70	2	1	6	8.60%
57		of which: Other - SME	145	4	4	1	0	0	12.99%	138	7	7	0	0	1	13.36%	133	9	11	0	0	2	13.37%
58		of which: Specialised Lending	65	0	0	0	0	0	43.42%	65	0	0	0	0	0	45.88%	65	0	0	0	0	0	46.47%
59		**Retail**	80	6	4	0	0	1	35.46%	77	7	6	0	0	2	27.31%	74	8	8	0	0	2	23.53%
60		of which: SME	80	6	4	0	0	1	35.35%	77	7	6	0	0	2	27.17%	74	8	8	0	0	2	23.41%
61		**Secured by mortgages on immovable property and ADC exposures**	32	1	0	0	0	0	13.48%	30	3	0	0	0	0	13.81%	28	4	1	0	0	0	14.16%
62		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	32	1	0	0	0	0	13.48%	30	3	0	0	0	0	13.81%	28	4	1	0	0	0	14.16%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		**Securitisation**																					
71		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		**TOTAL**	**14,779**	**211**	**225**	**2**	**1**	**3**	**1.50%**	**14,549**	**219**	**447**	**2**	**1**	**6**	**1.33%**	**14,325**	**222**	**667**	**2**	**1**	**9**	**1.30%**

European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

RowNum		(mln 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
			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
73	AUSTRALIA	Central banks	1,162	0	0	0	0	0	0.00%	1,162	0	0	0	0	0	0.00%	1,162	0	0	0	0	0	0.00%
74		Central governments	2	0	0	0	0	0	27.03%	2	0	0	0	0	0	27.03%	2	0	0	0	0	0	27.03%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	282	44	3	0	0	1	23.81%	278	46	4	0	0	1	22.69%	275	47	6	0	0	1	21.86%
80		Corporates	761	28	19	2	0	2	13.05%	731	42	34	2	0	5	13.11%	702	55	50	2	0	7	13.11%
81		of which: Other - SME	321	16	12	1	0	2	14.14%	303	24	22	1	0	3	14.05%	285	32	32	1	0	4	14.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	86	4	3	0	0	0	15.69%	81	6	6	0	0	1	15.30%	76	8	8	0	0	1	15.16%
84		of which: SME	86	4	3	0	0	0	15.00%	81	6	5	0	0	1	14.96%	76	8	8	0	0	1	14.92%
85		Secured by mortgages on immovable property and ADC exposures	143	33	1	0	0	0	12.69%	136	40	2	0	0	0	13.00%	128	46	3	0	0	0	13.33%
86		of which: Residential immovable property	14	1	0	0	0	0	12.70%	13	1	0	0	0	0	13.02%	12	2	0	0	0	0	13.34%
87		of which: Commercial immovable property	129	33	1	0	0	0	12.70%	122	39	2	0	0	0	13.02%	116	44	3	0	0	0	13.34%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	7.81%	0	0	0	0	0	0	7.63%	0	0	0	0	0	0	7.44%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	**2,436**	**109**	**25**	**3**	**0**	**4**	**14.44%**	**2,390**	**134**	**46**	**3**	**0**	**7**	**14.25%**	**2,346**	**157**	**67**	**3**	**1**	**10**	**14.15%**

RowNum		(mln 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
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
97	UNITED KINGDOM	Central banks	5,512	0	0	0	0	0	0.00%	5,512	0	0	0	0	0	0.00%	5,512	0	0	0	0	0	0.00%
98		Central governments	9	1	0	0	0	0	17.59%	9	1	0	0	0	0	23.57%	9	1	0	0	0	0	25.24%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	10	0	0	0	0	0	39.00%	10	0	0	0	0	0	38.98%	10	0	0	0	0	0	38.97%
104		Corporates	897	162	16	2	1	2	9.48%	874	168	34	2	1	3	9.67%	853	170	52	2	1	5	9.70%
105		of which: Other - SME	41	1	1	0	0	0	11.35%	40	2	2	0	0	0	11.47%	38	2	3	0	0	0	12.07%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	46	2	2	0	0	0	22.16%	43	3	3	0	0	1	17.55%	41	4	4	0	0	1	15.49%
108		of which: SME	46	2	2	0	0	0	22.13%	43	3	3	0	0	1	17.52%	41	4	4	0	0	1	15.47%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	**6,474**	**165**	**19**	**2**	**1**	**2**	**10.98%**	**6,448**	**173**	**37**	**2**	**1**	**4**	**10.50%**	**6,425**	**176**	**56**	**2**	**1**	**6**	**10.31%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	BRAZIL	Central banks	2	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	184	34	2	0	0	0	6.08%	180	35	5	0	0	0	5.90%	177	35	8	0	0	0	5.89%
128		Corporates	310	53	15	1	0	1	9.75%	301	52	25	1	0	2	9.31%	293	51	34	1	0	3	9.34%
129		of which: Other - SME	88	8	4	0	0	0	9.20%	83	9	7	0	0	1	8.63%	79	10	11	0	0	1	8.56%
130		of which: Specialised Lending	1	0	0	0	0	0	30.30%	1	0	0	0	0	0	30.21%	1	0	0	0	0	0	30.19%
131		Retail	6	0	0	0	0	0	26.79%	5	0	0	0	0	0	25.71%	5	0	0	0	0	0	25.04%
132		of which: SME	6	0	0	0	0	0	26.04%	5	0	0	0	0	0	25.38%	5	0	0	0	0	0	24.84%
133		Secured by mortgages on immovable property and ADC exposures	985	102	11	2	1	1	11.98%	971	107	21	2	1	3	14.74%	953	111	34	2	1	5	15.81%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	985	102	11	2	1	1	11.98%	971	107	21	2	1	3	14.74%	953	111	34	2	1	5	15.81%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**1,487**	**189**	**28**	**2**	**1**	**3**	**10.37%**	**1,459**	**194**	**51**	**3**	**1**	**6**	**11.31%**	**1,430**	**197**	**77**	**3**	**2**	**9**	**11.93%**

RowNum		(mln 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
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
145	NEW ZEALAND	Central banks	1,105	0	0	0	0	0	0.00%	1,105	0	0	0	0	0	0.00%	1,105	0	0	0	0	0	0.00%
146		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	3	1	0	0	0	0	3.32%	3	1	0	0	0	0	3.40%	3	1	0	0	0	0	3.46%
152		Corporates	158	7	5	0	0	1	26.83%	151	11	8	0	0	2	20.84%	144	14	12	0	0	2	18.05%
153		of which: Other - SME	64	2	4	0	0	1	32.37%	61	4	6	0	0	1	25.66%	58	5	8	0	0	2	22.47%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	318	89	19	2	1	6	28.45%	298	98	29	2	1	8	27.98%	281	105	40	2	1	11	27.73%
156		of which: SME	318	89	19	2	1	6	28.45%	298	98	29	2	1	8	27.98%	281	105	40	2	1	11	27.73%
157		Secured by mortgages on immovable property and ADC exposures	59	3	0	0	0	0	12.70%	55	5	1	0	0	0	13.02%	52	8	1	0	0	0	13.34%
158		of which: Residential immovable property	4	0	0	0	0	0	12.70%	4	0	0	0	0	0	13.02%	4	1	0	0	0	0	13.34%
159		of which: Commercial immovable property	54	2	0	0	0	0	12.70%	52	5	1	0	0	0	13.02%	49	7	1	0	0	0	13.34%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	12.70%	0	0	0	0	0	0	13.02%	0	0	0	0	0	0	13.34%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	**1,643**	**99**	**25**	**2**	**1**	**7**	**27.87%**	**1,613**	**116**	**38**	**2**	**1**	**10**	**26.13%**	**1,586**	**128**	**52**	**2**	**1**	**13**	**25.25%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	GERMANY	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
170		Central governments	5	0	0	0	0	0	38.21%	5	0	0	0	0	0	38.14%	5	0	0	0	0	0	38.13%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	181	32	0	0	0	0	10.02%	179	33	1	0	0	0	8.97%	178	34	2	0	0	0	8.46%
176		Corporates	192	10	6	0	0	1	10.99%	183	13	11	0	0	1	10.49%	175	16	15	0	0	2	10.35%
177		of which: Other - SME	140	4	4	0	0	0	11.23%	134	7	7	0	0	1	10.47%	127	9	11	0	0	1	10.25%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	142	7	8	0	0	2	21.06%	135	10	12	0	0	2	17.16%	129	12	16	0	0	2	15.31%
180		of which: SME	142	7	8	0	0	2	20.98%	135	10	12	0	0	2	17.09%	129	12	16	0	0	2	15.24%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		TOTAL	**520**	**48**	**14**	**1**	**0**	**2**	**16.82%**	**502**	**56**	**24**	**1**	**0**	**3**	**13.90%**	**487**	**63**	**33**	**1**	**0**	**4**	**12.73%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
193	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	0	0	0	0	0	0	9.51%	0	0	0	0	0	0	9.51%	0	0	0	0	0	0	9.52%
195		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	115	22	0	0	0	0	3.39%	113	23	0	0	0	0	3.47%	113	24	0	0	0	0	3.51%
200		Corporates	69	7	1	0	0	0	11.76%	66	9	3	0	0	0	11.68%	64	9	4	0	0	0	11.57%
201		of which: Other - SME	37	3	1	0	0	0	12.37%	35	4	2	0	0	0	12.25%	34	5	3	0	0	0	12.17%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	63	4	3	0	0	1	26.01%	60	6	5	0	0	1	19.32%	57	7	6	0	0	1	16.53%
204		of which: SME	63	4	3	0	0	1	25.74%	60	6	5	0	0	1	19.02%	57	7	6	0	0	1	16.26%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		TOTAL	**247**	**34**	**4**	**0**	**0**	**1**	**21.19%**	**240**	**38**	**7**	**0**	**0**	**1**	**16.35%**	**234**	**40**	**10**	**0**	**0**	**1**	**14.43%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
217	CANADA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	6	0	0	0	0	0	22.75%	6	0	0	0	0	0	22.75%	6	0	0	0	0	0	22.75%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	37	4	0	0	0	0	16.24%	37	4	1	0	0	0	20.11%	36	4	1	0	0	0	20.57%
224		Corporates	428	62	9	0	0	1	15.70%	438	46	14	0	0	2	13.68%	444	35	19	0	0	2	12.88%
225		of which: Other - SME	56	21	2	0	0	0	12.69%	58	16	5	0	0	1	11.83%	59	12	7	0	0	1	11.53%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	9	0	0	0	0	0	35.36%	9	0	0	0	0	0	27.17%	8	1	1	0	0	0	23.57%
228		of which: SME	9	0	0	0	0	0	35.37%	9	0	0	0	0	0	27.18%	8	1	1	0	0	0	23.58%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		TOTAL	**481**	**66**	**9**	**0**	**0**	**1**	**16.33%**	**490**	**50**	**15**	**0**	**0**	**2**	**14.38%**	**495**	**40**	**21**	**0**	**0**	**3**	**13.69%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
241	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	65	13	0	0	0	0	3.32%	64	13	0	0	0	0	3.41%	63	14	0	0	0	0	3.46%
248		Corporates	27	1	1	0	0	0	21.73%	26	1	1	0	0	0	22.05%	25	2	2	0	0	0	22.30%
249		of which: Other - SME	13	0	0	0	0	0	27.21%	13	1	1	0	0	0	27.06%	12	1	1	0	0	0	27.14%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	106	7	8	1	0	2	27.91%	100	9	11	1	0	3	26.16%	95	11	14	1	0	4	25.41%
252		of which: SME	106	7	8	1	0	2	27.91%	100	9	11	1	0	3	26.16%	95	11	14	1	0	4	25.41%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
254		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	**197**	**20**	**8**	**1**	**0**	**2**	**27.28%**	**190**	**23**	**12**	**1**	**0**	**3**	**25.47%**	**183**	**26**	**16**	**1**	**0**	**4**	**24.63%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	Coöperatieve Rabobank U.A.	Central banks	83,635	47	1,220	0	0	0	0.00%	82,416	65	2,421	0	0	0	0.00%	81,228	71	3,603	0	0	0	0.00%
2		Central governments	151	34	230	1	0	6	2.40%	121	26	269	0	0	6	2.32%	112	19	285	0	0	7	2.36%
3		Regional governments or local authorities	14	1	0	0	0	0	3.78%	13	1	0	0	0	0	3.79%	13	1	1	0	0	0	3.81%
4		Public sector entities	0	0	0	0	0	0	24.20%	0	0	0	0	0	0	26.91%	0	0	0	0	0	0	27.88%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	3,268	812	115	6	7	6	4.79%	3,129	805	261	4	7	12	4.67%	3,051	791	353	3	7	17	4.69%
8		Corporates	12,121	3,576	477	26	35	56	11.78%	12,019	3,195	960	21	31	99	10.30%	11,845	2,987	1,341	19	29	131	9.78%
9		of which: Other - SME	1,571	176	127	8	2	22	16.89%	1,473	194	206	6	2	31	15.01%	1,399	209	265	5	2	38	14.31%
10		of which: Specialised Lending	72	5	1	0	0	0	26.89%	72	4	2	0	0	0	28.63%	71	4	2	0	0	1	28.36%
11		Retail	4,751	458	184	16	5	37	20.16%	4,549	547	297	13	5	58	19.66%	4,396	603	395	12	5	78	19.65%
12		of which: SME	2,141	334	145	12	2	30	20.62%	2,015	364	241	9	2	45	18.84%	1,912	390	317	8	3	58	18.15%
13		Secured by mortgages on immovable property and ADC exposures	1,910	269	148	6	2	25	16.81%	1,840	293	193	6	3	33	17.14%	1,773	308	246	6	3	42	17.22%
14		of which: Residential immovable property	18	1	0	0	0	0	13.30%	17	2	0	0	0	0	13.98%	16	3	0	0	0	0	14.71%
15		of which: Commercial immovable property	1,867	266	145	5	2	24	16.26%	1,800	290	188	6	3	31	16.53%	1,735	304	239	5	3	40	16.58%
16		of which: Land, acquisition, development and construction exposures (ADC)	25	2	3	0	0	1	40.68%	24	2	5	0	0	2	41.66%	22	2	6	0	0	3	42.25%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		TOTAL	105,849	5,197	2,376	54	49	129	5.44%	104,088	4,931	4,403	44	47	209	4.74%	102,417	4,781	6,224	40	45	274	4.41%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	NETHERLANDS	Central banks	62,455	0	1,023	0	0	0	0.00%	61,449	0	2,029	0	0	0	0.00%	60,459	0	3,018	0	0	0	0.00%
26		Central governments	3	0	0	0	0	0	25.74%	3	0	0	0	0	0	25.72%	3	0	0	0	0	0	25.72%
27		Regional governments or local authorities	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%
28		Public sector entities	0	0	0	0	0	0	24.20%	0	0	0	0	0	0	26.91%	0	0	0	0	0	0	27.88%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	29	3	0	0	0	0	22.83%	28	3	1	0	0	0	19.85%	28	3	1	0	0	0	19.17%
32		Corporates	4,131	1,125	82	2	10	11	13.41%	4,100	1,087	151	2	10	15	10.20%	4,056	1,062	220	2	10	20	8.94%
33		of which: Other - SME	146	20	23	0	0	7	28.69%	136	26	27	0	0	7	25.23%	130	28	31	0	0	7	22.64%
34		of which: Specialised Lending	4	0	0	0	0	0	3.65%	4	1	0	0	0	0	3.67%	4	1	0	0	0	0	3.68%
35		Retail	2,976	147	49	4	3	8	16.93%	2,887	213	72	4	3	15	20.64%	2,829	245	98	4	3	22	22.75%
36		of which: SME	367	23	11	0	0	2	14.77%	355	30	16	0	0	2	13.96%	346	33	21	0	0	3	13.28%
37		Secured by mortgages on immovable property and ADC exposures	25	2	0	0	0	0	9.68%	24	3	1	0	0	0	10.10%	22	4	1	0	0	0	10.60%
38		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		of which: Commercial immovable property	25	2	0	0	0	0	9.68%	24	3	1	0	0	0	10.10%	22	4	1	0	0	0	10.60%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	69,625	1,276	1,155	7	13	19	1.69%	68,496	1,306	2,253	7	14	31	1.35%	67,402	1,315	3,339	6	13	42	1.27%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	UNITED STATES	Central banks	13,212	0	198	0	0	0	0.00%	13,017	0	393	0	0	0	0.00%	12,825	0	585	0	0	0	0.00%
50		Central governments	42	1	0	0	0	0	22.77%	39	2	2	0	0	0	22.40%	37	3	3	0	0	1	22.38%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	240	40	1	0	0	0	15.50%	235	43	3	0	0	0	14.45%	234	43	4	0	0	1	14.25%
56		Corporates	872	418	69	3	5	7	10.37%	936	266	157	2	3	15	9.56%	930	230	199	2	2	19	9.31%
57		of which: Other - SME	122	22	9	1	0	1	13.16%	116	17	20	1	0	2	12.46%	113	15	25	0	0	3	12.34%
58		of which: Specialised Lending	65	0	0	0	0	0	43.77%	64	1	1	0	0	0	45.04%	63	1	1	0	0	1	44.50%
59		Retail	66	16	7	0	0	2	24.93%	64	12	13	0	0	2	18.74%	63	11	16	0	0	3	17.49%
60		of which: SME	66	16	7	0	0	2	24.73%	64	12	13	0	0	2	18.61%	63	11	16	0	0	3	17.38%
61		Secured by mortgages on immovable property and ADC exposures	32	2	0	0	0	0	14.12%	30	3	1	0	0	0	14.84%	28	5	1	0	0	0	15.61%
62		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	32	2	0	0	0	0	14.12%	30	3	1	0	0	0	14.84%	28	5	1	0	0	0	15.61%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	14,463	476	275	4	6	9	3.30%	14,321	327	567	3	3	18	3.21%	14,116	292	807	2	3	23	2.80%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	AUSTRALIA	Central banks	1,162	0	0	0	0	0	0.00%	1,162	0	0	0	0	0	0.00%	1,162	0	0	0	0	0	0.00%
74		Central governments	2	0	0	0	0	0	27.03%	2	0	0	0	0	0	27.03%	2	0	0	0	0	0	27.03%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	268	56	4	1	0	1	23.58%	263	58	7	0	1	2	22.18%	260	58	10	0	1	2	21.38%
80		Corporates	587	184	37	3	2	5	12.93%	578	157	73	2	2	9	12.38%	565	144	99	2	1	12	12.16%
81		of which: Other - SME	305	24	20	2	0	3	14.15%	278	35	35	1	0	5	14.06%	259	43	46	1	0	6	14.02%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	82	6	5	1	0	1	15.60%	75	9	9	0	0	1	15.24%	70	10	12	0	0	2	15.08%
84		of which: SME	82	6	5	1	0	1	15.08%	75	9	9	0	0	1	14.95%	70	10	12	0	0	2	14.86%
85		Secured by mortgages on immovable property and ADC exposures	143	34	1	0	0	0	13.27%	135	41	2	0	0	0	13.93%	126	48	3	0	0	0	14.66%
86		of which: Residential immovable property	14	1	0	0	0	0	13.30%	13	1	0	0	0	0	13.98%	12	2	0	0	0	0	14.71%
87		of which: Commercial immovable property	129	33	1	0	0	0	13.30%	121	39	2	0	0	0	13.98%	114	46	3	0	0	0	14.71%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	9.42%	0	0	0	0	0	0	8.93%	0	0	0	0	0	0	8.65%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	**2,243**	**280**	**47**	**4**	**3**	**7**	**14.17%**	**2,215**	**264**	**92**	**3**	**2**	**12**	**13.51%**	**2,185**	**260**	**125**	**3**	**2**	**17**	**13.26%**

RowNum		(mln 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
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
97	UNITED KINGDOM	Central banks	5,512	0	0	0	0	0	0.00%	5,512	0	0	0	0	0	0.00%	5,512	0	0	0	0	0	0.00%
98		Central governments	9	1	0	0	0	0	12.67%	9	1	0	0	0	0	16.27%	9	2	0	0	0	0	16.55%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	10	0	0	0	0	0	38.99%	10	0	0	0	0	0	38.97%	9	0	0	0	0	0	38.97%
104		Corporates	846	207	22	3	2	2	10.20%	815	208	53	2	2	5	9.85%	789	204	83	2	2	8	9.63%
105		of which: Other - SME	41	1	2	0	0	0	11.25%	39	2	3	0	0	0	11.74%	37	2	4	0	0	0	12.30%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	45	2	2	0	0	0	20.53%	42	4	4	0	0	1	15.96%	39	5	6	0	0	1	14.42%
108		of which: SME	45	2	2	0	0	0	20.45%	42	4	4	0	0	1	15.90%	39	5	6	0	0	1	14.39%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	**6,422**	**211**	**25**	**3**	**2**	**3**	**11.32%**	**6,387**	**213**	**58**	**3**	**2**	**6**	**10.43%**	**6,358**	**210**	**89**	**2**	**2**	**9**	**10.09%**

RowNum		(mln 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
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	BRAZIL	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	170	45	5	0	0	0	6.20%	166	43	11	0	0	1	6.11%	161	42	17	0	0	1	6.11%
128		Corporates	287	70	20	1	1	2	10.96%	277	64	37	1	1	4	10.08%	268	58	51	1	1	5	10.04%
129		of which: Other - SME	79	15	6	0	0	1	9.82%	72	16	12	0	0	1	8.96%	68	15	17	0	0	2	8.78%
130		of which: Specialised Lending	0	1	0	0	0	0	32.83%	1	0	0	0	0	0	32.94%	1	0	0	0	0	0	33.00%
131		Retail	6	0	0	0	0	0	28.06%	5	0	0	0	0	0	25.91%	5	0	1	0	0	0	24.97%
132		of which: SME	6	0	0	0	0	0	25.76%	5	0	0	0	0	0	24.98%	5	0	1	0	0	0	24.43%
133		Secured by mortgages on immovable property and ADC exposures	979	105	15	3	1	3	16.72%	955	111	32	3	2	6	19.72%	930	116	52	3	2	11	20.71%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	979	105	15	3	1	3	16.72%	955	111	32	3	2	6	19.72%	930	116	52	3	2	11	20.71%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**1,444**	**220**	**40**	**4**	**3**	**5**	**12.59%**	**1,404**	**220**	**80**	**5**	**3**	**11**	**13.46%**	**1,366**	**217**	**121**	**4**	**3**	**17**	**14.13%**

RowNum		(mln 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
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
145	NEW ZEALAND	Central banks	1,105	0	0	0	0	0	0.00%	1,105	0	0	0	0	0	0.00%	1,105	0	0	0	0	0	0.00%
146		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	3	1	0	0	0	0	3.65%	3	1	0	0	0	0	3.67%	3	1	0	0	0	0	3.68%
152		Corporates	112	49	9	1	1	2	20.02%	109	43	19	0	1	3	15.41%	106	38	26	0	1	4	13.93%
153		of which: Other - SME	61	4	5	0	0	1	26.38%	56	6	9	0	0	2	21.61%	53	6	11	0	0	2	19.69%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	301	99	27	3	1	7	28.07%	289	96	41	2	1	11	27.65%	271	103	52	2	1	14	27.47%
156		of which: SME	301	99	27	3	1	7	28.07%	289	96	41	2	1	11	27.65%	271	103	52	2	1	14	27.47%
157		Secured by mortgages on immovable property and ADC exposures	58	3	0	0	0	0	13.30%	55	6	1	0	0	0	13.98%	52	9	1	0	0	0	14.56%
158		of which: Residential immovable property	4	0	0	0	0	0	13.30%	4	0	0	0	0	0	13.98%	4	1	0	0	0	0	14.71%
159		of which: Commercial immovable property	54	3	0	0	0	0	13.30%	51	5	1	0	0	0	13.98%	48	8	1	0	0	0	14.55%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	13.30%	0	0	0	0	0	0	13.98%	0	0	0	0	0	0	14.71%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	**1,579**	**152**	**36**	**4**	**1**	**9**	**25.80%**	**1,561**	**145**	**61**	**3**	**1**	**14**	**23.63%**	**1,537**	**150**	**80**	**2**	**1**	**18**	**22.77%**

2025 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

RowNum		(mln EUR, %)	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	Adverse Scenario 31/12/2026 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	31/12/2027 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
			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
169	GERMANY	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
170		Central governments	5	0	0	0	0	0	38.20%	5	0	0	0	0	0	38.14%	4	0	0	0	0	0	38.13%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	172	41	1	0	0	0	9.91%	169	42	3	0	0	0	8.59%	167	42	5	0	0	0	8.17%
176		Corporates	189	11	7	1	0	1	10.97%	176	16	14	0	0	1	10.57%	168	19	20	0	0	2	10.46%
177		of which: Other - SME	138	5	5	1	0	1	11.11%	128	9	10	0	0	1	10.50%	121	12	15	0	0	2	10.33%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	140	8	9	0	0	2	20.14%	131	12	15	0	0	2	16.12%	124	14	19	0	0	3	14.59%
180		of which: SME	140	8	9	0	0	2	19.95%	130	12	15	0	0	2	15.98%	123	14	19	0	0	3	14.46%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		**TOTAL**	**506**	**60**	**17**	**1**	**0**	**3**	**15.99%**	**481**	**70**	**32**	**1**	**0**	**4**	**13.06%**	**463**	**76**	**44**	**1**	**0**	**5**	**12.11%**

RowNum		(mln EUR, %)	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	Adverse Scenario 31/12/2026 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	31/12/2027 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
193	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	0	0	0	0	0	0	9.55%	0	0	0	0	0	0	9.53%	0	0	0	0	0	0	9.53%
195		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	108	29	0	0	0	0	3.71%	107	30	0	0	0	0	3.70%	107	30	1	0	0	0	3.70%
200		Corporates	67	9	2	0	0	0	12.07%	64	10	4	0	0	0	11.97%	61	11	5	0	0	1	11.79%
201		of which: Other - SME	37	3	1	0	0	0	12.61%	34	5	3	0	0	0	12.54%	32	6	4	0	0	0	12.41%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	62	4	3	0	0	1	24.77%	58	6	6	0	0	1	17.98%	55	8	8	0	0	1	15.65%
204		of which: SME	62	4	3	0	0	1	23.89%	58	6	6	0	0	1	17.37%	55	8	8	0	0	1	15.17%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		**TOTAL**	**238**	**42**	**5**	**0**	**0**	**1**	**20.11%**	**229**	**46**	**10**	**0**	**0**	**1**	**15.15%**	**223**	**49**	**14**	**0**	**0**	**2**	**13.43%**

RowNum		(mln EUR, %)	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	Adverse Scenario 31/12/2026 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	31/12/2027 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
217	CANADA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	6	0	0	0	0	0	22.75%	6	0	0	0	0	0	22.75%	6	0	0	0	0	0	22.75%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	36	5	0	0	0	0	16.71%	35	5	2	0	0	0	19.75%	34	5	2	0	0	0	19.89%
224		Corporates	346	119	33	1	2	5	16.20%	375	63	60	0	1	8	13.57%	386	43	70	0	0	9	13.21%
225		of which: Other - SME	39	31	9	0	1	1	12.64%	44	17	17	0	0	2	11.85%	46	12	21	0	0	2	11.72%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	9	0	0	0	0	0	26.66%	8	1	1	0	0	0	21.36%	8	1	1	0	0	0	20.00%
228		of which: SME	9	0	0	0	0	0	26.67%	8	1	1	0	0	0	21.36%	8	1	1	0	0	0	20.01%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		**TOTAL**	**397**	**125**	**34**	**1**	**2**	**6**	**16.37%**	**424**	**69**	**63**	**1**	**1**	**9**	**13.87%**	**433**	**49**	**74**	**1**	**1**	**10**	**13.56%**

RowNum		(mln EUR, %)	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	Adverse Scenario 31/12/2026 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	31/12/2027 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
241	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
242		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	61	16	0	0	0	0	3.65%	60	17	0	0	0	0	3.67%	60	17	1	0	0	0	3.68%
248		Corporates	27	1	1	0	0	0	22.02%	25	2	2	0	0	0	22.54%	23	2	2	0	0	1	22.72%
249		of which: Other - SME	13	0	0	0	0	0	28.40%	12	1	1	0	0	0	28.56%	12	1	1	0	0	0	28.36%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	105	7	8	1	0	2	28.08%	97	10	13	1	0	3	26.54%	92	12	16	1	0	4	25.76%
252		of which: SME	105	7	8	1	0	2	28.08%	97	10	13	1	0	3	26.54%	92	12	16	1	0	4	25.76%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
254		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		**TOTAL**	**192**	**24**	**9**	**1**	**0**	**2**	**27.19%**	**182**	**28**	**15**	**1**	**0**	**4**	**25.45%**	**175**	**31**	**19**	**1**	**0**	**5**	**24.60%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Coöperatieve Rabobank U.A.

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	1,084						
2		SEC-SA	9,649						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		**Total**	**10,733**						
6	REA	SEC-IRBA	108	134	159	183	174	240	329
7		SEC-SA	1,622	2,039	2,323	2,592	2,428	4,766	8,451
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**1,730**	**2,173**	**2,483**	**2,775**	**2,602**	**5,006**	**8,780**
12	**Impairments**	**Total banking book others than assessed at fair value**		**0**	**0**	**1**	**1**	**1**	**1**

2025 EU-wide Stress Test: Risk exposure amounts

Coöperatieve Rabobank U.A.

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	221,681	189,559	194,214	198,237	201,626	201,056	214,643	225,507
2	Risk exposure amount for securitisations and re-securitisations	1,730	1,730	2,173	2,483	2,775	2,602	5,006	8,780
3	Risk exposure amount other credit risk	219,951	187,829	192,041	195,755	198,851	198,454	209,637	216,727
4	Risk exposure amount for market risk	4,238	4,126	4,126	4,126	4,126	4,864	4,904	4,924
5	Risk exposure amount for operational risk	27,856	27,873	27,873	27,873	27,873	27,873	27,873	27,873
6	Other risk exposure amounts	7,676	11,799	11,799	11,799	11,799	12,515	12,515	12,515
7	**Total Risk exposure amount before Output floor**	**261,452**	**233,357**	**238,013**	**242,035**	**245,425**	**246,308**	**259,935**	**270,820**
8	**Unfloored Total Risk exposure amount (transitional)**		**233,357**	**238,013**	**242,035**	**245,425**	**246,308**	**259,935**	**270,820**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**233,757**	**238,384**	**242,415**	**245,809**	**246,681**	**260,334**	**271,231**
10	Standardised Risk exposure amount for credit risk exposures		330,622	328,018	328,839	329,932	331,044	341,736	352,444
11	Standardised Risk exposure amount for market risk exposures		2,704	2,704	2,704	2,704	2,704	2,704	2,704
12	Standardised Risk exposure amount for operational risk		27,873	27,873	27,873	27,873	27,873	27,873	27,873
13	Other Standardised risk exposure amounts		173	173	173	173	889	889	889
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**337,418**	**341,698**	**343,520**	**345,432**	**346,252**	**358,783**	**370,528**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**361,372**	**358,768**	**359,589**	**360,682**	**362,510**	**373,202**	**383,910**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**261,452**	**233,357**	**238,013**	**242,035**	**245,425**	**246,308**	**259,935**	**270,820**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**261,452**	**261,995**	**260,107**	**260,702**	**261,495**	**262,820**	**270,571**	**278,335**

2025 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		**A**	**OWN FUNDS**		**54,646**	**55,529**	**60,619**	**64,555**	**67,086**	**51,513**	**51,996**	**52,359**
2		**A.1**	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**44,164**	**45,047**	**50,137**	**54,073**	**56,604**	**40,095**	**40,511**	**40,841**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		6,884		6,884	6,884	6,884	6,884	6,884	6,884
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		41,767		46,369	51,035	55,553	38,122	38,940	40,302
6		A.1.3	Accumulated other comprehensive income		-826		-826	-826	-826	-1,172	-1,172	-1,172
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0		0	0	0	-348	-348	-348
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0		0	0	0	3	3	3
9		A.1.3.3	Other OCI contributions		-826		-826	-826	-826	-826	-826	-826
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-103	-103	-103	-103	-103	-427	-427	-427
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-176	-176	-176	-176	-176	-499	-499	-499
15		A.1.7.2	Cash flow hedge reserve		64		64	64	64	64	64	64
16		A.1.7.3	Other adjustments		8		8	8	8	8	8	8
17		A.1.8	(-) Intangible assets (including Goodwill)		-620		-620	-620	-620	-620	-620	-620
18		A.1.8.1	of which: Goodwill (-)		-338		-338	-338	-338	-338	-338	-338
19		A.1.8.2	of which: Software assets (-)		-278		-261	-200	-167	-261	-200	-167
20		A.1.8.3	of which: Other intangible assets (-)		-4		-21	-82	-115	-21	-82	-115
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-222	-222	0	0	0	-1,770	-1,470	-1,023
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-1,913	-1,031	-804	-887	-950	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-9		-9	-9	-9	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-1	-1	-1	-1	-1	-1	-1	-1
27		A.1.14.1	of which: from securitisation positions (-)		-1		-1	-1	-1	-1	-1	-1
28		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
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-97	-97	-57	-706	-2,629	-226	-929	-2,408
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-425		-425	-425	-425	-425	-425	-425
36		A.1.20	CET1 capital elements or deductions - other		-270		-270	-270	-270	-270	-270	-270
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		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							
39		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							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		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")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		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	0
49		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	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

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RowNum			(mln EUR, %)	1 IFRS 9 first implementation	2 Actual	3 Restatement CRR3	4 Baseline Scenario	5	6	7 Adverse Scenario	8	9
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900
52		A.2.1	Additional Tier 1 Capital instruments		4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		49,064	49,946	55,037	58,973	61,504	44,995	45,411	45,741
58		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		5,582	5,582	5,582	5,582	5,582	6,518	6,585	6,619
59		A.4.1	Tier 2 Capital instruments		5,582	5,582	5,582	5,582	5,582	5,582	5,582	5,582
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	936	1,003	1,036
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			233,357	238,013	242,035	245,425	246,308	259,935	270,820
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			233,757	238,384	242,415	245,809	246,681	260,334	271,231
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			337,418	341,698	343,520	345,432	346,252	358,783	370,528
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			361,372	358,768	359,589	360,682	362,510	373,202	383,910
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		261,452	233,357	238,013	242,035	245,425	246,308	259,935	270,820
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		261,452	261,995	260,107	260,702	261,495	262,820	270,571	278,335
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		16.89%	19.30%	21.06%	22.34%	23.06%	16.28%	15.59%	15.08%
70		C.2	Tier 1 Capital ratio (transitional)		18.77%	21.40%	23.12%	24.37%	25.06%	18.27%	17.47%	16.89%
71		C.3	Total Capital ratio (transitional)		20.90%	23.80%	25.47%	26.67%	27.33%	20.91%	20.00%	19.33%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		44,164	45,047	50,137	54,073	56,604	40,095	40,511	40,841
73		D.2	TIER 1 CAPITAL (fully loaded)		49,064	49,946	55,037	58,973	61,504	44,995	45,411	45,741
74		D.3	TOTAL CAPITAL (fully loaded)		54,646	55,529	60,619	64,555	67,086	51,513	51,996	52,359
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.89%	17.19%	19.28%	20.74%	21.65%	15.26%	14.97%	14.67%
76		E.2	Tier 1 Capital ratio (fully loaded)		18.77%	19.06%	21.16%	22.62%	23.52%	17.12%	16.78%	16.43%
77		E.3	Total Capital ratio (fully loaded)		20.90%	21.19%	23.31%	24.76%	25.66%	19.60%	19.22%	18.81%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		668,329		668,329	668,329	668,329	668,329	668,329	668,329
79		H.2	Total leverage ratio exposures (fully loaded)		668,329		668,329	668,329	668,329	668,329	668,329	668,329
80		H.3	Leverage ratio (transitional)		7.34%	7.47%	8.23%	8.82%	9.20%	6.73%	6.79%	6.84%
81		H.4	Leverage ratio (fully loaded)		7.34%	7.47%	8.23%	8.82%	9.20%	6.73%	6.79%	6.84%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		1.12%		1.12%	1.12%	1.12%	1.12%	1.12%	1.12%
84		P.3	O-SII buffer		1.75%		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.01%		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
87		P.6	Combined buffer		5.39%		5.39%	5.39%	5.39%	5.39%	5.39%	5.39%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%
89		R.1.1	of which: CET1		1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%
90		R.1.2	of which: AT1		0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
91		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%	9.90%
92		R.2.1	of which: CET1		5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.29%	15.29%	15.29%	15.29%	15.29%	15.29%	15.29%	15.29%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.96%	10.96%	10.96%	10.96%	10.96%	10.96%	10.96%	10.96%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.32%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.08%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

European Banking Authority

2025 EU-wide Stress Test: P&L

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RowNum	(mln EUR)	1 Actual 31/12/2024	2 Baseline scenario 31/12/2025	3 Baseline scenario 31/12/2026	4 Baseline scenario 31/12/2027	5 Adverse scenario 31/12/2025	6 Adverse scenario 31/12/2026	7 Adverse scenario 31/12/2027
1	**Net interest income**	12,237	13,721	13,657	13,579	11,705	12,088	12,043
2	Interest income	28,763	35,564	33,382	32,271	37,505	37,149	35,895
3	Interest expense	-16,526	-21,907	-19,790	-18,756	-25,865	-24,700	-23,250
4	**Dividend income**	25	25	25	25	13	13	13
5	**Net fee and commission income**	2,302	2,279	2,148	2,042	1,605	1,606	1,606
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	758	546	546	546	-653	161	161
7	**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**					-1,107		
8	**Other operating income not listed above, net**	569	630	630	630	179	524	524
9	**Total operating income, net**	15,892	17,202	17,007	16,823	11,743	14,390	14,347
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-484	-1,234	-868	-890	-7,048	-2,609	-2,140
11	**Other income and expenses not listed above, net**	-8,593	-8,550	-8,536	-8,544	-9,856	-9,763	-9,403
12	**Profit or (-) loss before tax from continuing operations**	6,815	7,418	7,603	7,390	-5,161	2,018	2,803
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-1,652	-2,100	-2,220	-2,156	1,548	-516	-757
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**5,163**	**5,318**	**5,383**	**5,234**	**-3,613**	**1,502**	**2,046**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	731	716	716	716	32	684	684
17	**Attributable to owners of the parent net of estimated dividends**	4,431	4,602	4,667	4,517	-3,645	818	1,362
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	0
20	Total assets	629,253						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

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RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	(mln EUR) 1 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

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0