



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Coöperatieve Rabobank U.A.

	(min EUR, %)							
	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	8,843		8,235	8,228	8,025	7,306	7,192	6,877
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-453		167	167	167	-711	125	125
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	16		-1,006	-692	-610	-3,159	-1,477	-1,294
Profit or (-) loss for the year	2,674		1,922	2,183	2,069	-2,061	297	265
Coverage ratio: non-performing exposure (%)	26.49%	20.91%	19.98%	18.99%	18.06%	25.58%	24.71%	23.93%
Common Equity Tier 1 capital	31,263	30,931	30,784	31,857	32,647	26,251	26,219	26,176
Total Risk exposure amount (all transitional adjustments included)	198,269	198,503	200,614	201,949	203,718	218,347	225,650	228,816
Common Equity Tier 1 ratio, %	15.77%	15.58%	15.34%	15.77%	16.03%	12.02%	11.62%	11.44%
Fully loaded Common Equity Tier 1 ratio, %	15.50%	15.34%	15.33%	15.77%	16.03%	12.01%	11.62%	11.44%
Tier 1 capital	37,204	36,898	37,020	37,234	37,115	32,487	31,596	30,643
Total leverage ratio exposures	617,292	617,071	617,071	617,071	617,071	617,071	617,071	617,071
Leverage ratio, %	6.03%	5.98%	6.00%	6.03%	6.01%	5.26%	5.12%	4.97%
Fully loaded leverage ratio, %	5.41%	5.37%	5.41%	5.59%	5.72%	4.68%	4.68%	4.67%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			2,648	2,648	2,648	2,648	2,648	2,648
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB
Coöperatieve Rabobank U.A.

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Coöperatieve Rabobank U.A.	Central banks and central governments	94,010	0	8	0	755	0	12	0	66,765	0	1	0	-
	Institutions	10,685	475	3,276	16	3,397	38	3,567	0	9,650	158	68	65	41.2%
	Corporates	192,738	12,054	1,114	28	71,214	3,826	975	0	189,266	10,959	2,912	2,489	22.7%
	Corporates - Of Which: Specialised Lending	21,194	2,641	83	0	7,949	1,242	61	0	20,438	1,828	538	495	27.1%
	Corporates - Of Which: SME	71,385	5,911	0	0	22,052	1,562	0	0	70,855	5,843	1,316	1,097	18.8%
	Retail	245,021	3,302	0	0	46,594	1,053	0	0	243,284	5,039	1,172	895	17.8%
	Retail - Secured on real estate property	216,222	2,201	0	0	32,217	813	0	0	214,401	4,023	666	521	13.0%
	Retail - Secured on real estate property - Of Which: SME	19,748	1,319	0	0	6,556	330	0	0	19,648	1,419	398	330	23.3%
	Retail - Secured on real estate property - Of Which: non-SME	196,474	883	0	0	25,662	484	0	0	194,753	2,604	268	191	7.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	28,799	1,100	0	0	8,377	239	0	0	28,883	1,016	506	374	36.8%
	Retail - Other Retail - Of Which: SME	23,546	993	0	0	6,643	232	0	0	23,630	909	453	330	36.3%
	Retail - Other Retail - Of Which: non-SME	5,253	107	0	0	1,734	7	0	0	5,253	107	52	44	41.2%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		542,455	15,830	4,898	43	115,960	4,917	4,554	0	508,964	16,156	4,153	3,449	21.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Netherlands	Central banks and central governments	67,845	0	0	0	21	0	0	0	51,582	0	0	0	-
	Institutions	4,492	463	62	0	1,486	36	48	0	3,256	137	48	47	34.0%
	Corporates	85,671	9,478	0	0	32,760	3,045	0	0	82,977	8,488	2,211	1,924	22.7%
	Corporates - Of Which: Specialised Lending	16,039	2,313	0	0	4,946	1,186	0	0	15,472	1,256	521	488	27.8%
	Corporates - Of Which: SME	38,463	5,854	0	0	12,911	1,545	0	0	38,068	5,739	1,244	1,080	18.8%
	Retail	227,896	2,863	0	0	36,152	948	0	0	226,156	4,626	991	786	17.0%
	Retail - Secured on real estate property	215,468	2,187	0	0	32,112	805	0	0	213,676	3,989	662	518	13.0%
	Retail - Secured on real estate property - Of Which: SME	19,743	1,318	0	0	6,554	330	0	0	19,644	1,418	398	330	23.3%
	Retail - Secured on real estate property - Of Which: non-SME	195,725	868	0	0	25,558	476	0	0	194,033	2,572	263	188	7.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	12,428	676	0	0	4,040	142	0	0	12,479	637	329	268	42.1%
	Retail - Other Retail - Of Which: SME	7,660	577	0	0	2,424	137	0	0	7,703	536	279	226	42.1%
	Retail - Other Retail - Of Which: non-SME	4,768	100	0	0	1,617	6	0	0	4,777	101	50	43	42.4%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		385,904	12,804	62	0	70,419	4,028	48	0	363,971	13,252	3,250	2,757	20.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United States	Central banks and central governments	8,354	0	0	0	54	0	0	0	5,715	0	0	0	-
	Institutions	2,599	6	34	0	871	1	12	0	1,490	0	1	0	-
	Corporates	40,706	626	10	0	15,571	184	9	0	40,256	604	109	39	6.5%
	Corporates - Of Which: Specialised Lending	3,111	29	0	0	1,990	9	0	0	3,071	28	8	0	1.2%
	Corporates - Of Which: SME	10,792	25	0	0	4,190	5	0	0	10,711	34	40	6	17.8%
	Retail	6,832	110	0	0	1,681	25	0	0	6,830	110	44	20	18.4%
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	4	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6,828	110	0	0	1,680	25	0	0	6,827	110	44	20	18.4%
	Retail - Other Retail - Of Which: SME	6,368	105	0	0	1,571	23	0	0	6,367	105	42	20	18.6%
	Retail - Other Retail - Of Which: non-SME	460	5	0	0	109	1	0	0	460	5	2	1	14.3%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		58,491	742	45	0	18,176	209	21	0	54,292	715	154	60	8.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Coöperatieve Rabobank U.A.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Australia	Central banks and central governments	1,278	0	0	0	4	0	0	0	3	0	0	0	0
	Institutions	75	0	5	0	14	0	1	0	25	0	0	0	0
	Corporates	17,718	267	0	0	4,046	80	0	0	17,565	270	72	62	23.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,750	0	0	0	2,859	0	0	0	13,731	11	7	0	1.7%
	Retail	715	7	0	0	230	2	0	0	715	7	5	2	30.8%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	715	7	0	0	230	2	0	0	715	7	5	2	30.8%
	Retail - Other Retail - Of Which: SME	715	7	0	0	230	2	0	0	715	7	5	2	30.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	68.6%
	Equity									0	0	0	0	0
Securitisation														
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL		19,787	273	5	0	4,293	81	1	0	18,309	276	77	64	23.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Switzerland	Central banks and central governments	7,121	0	0	0	0	0	0	0	7,071	0	0	0	0
	Institutions	202	0	2	0	36	0	1	0	36	0	0	0	0
	Corporates	3,573	0	0	0	719	0	0	0	3,536	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	0
	Retail	2	0	0	0	0	0	0	0	1	0	0	0	68.6%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	68.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	68.6%
	Equity									0	0	0	0	0
Securitisation														
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL		10,898	0	2	0	755	0	1	0	10,644	0	0	0	68.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
New Zealand	Central banks and central governments	256	0	0	0	0	0	0	0	5	0	0	0	0
	Institutions	17	0	0	0	2	0	0	0	1	0	0	0	0
	Corporates	8,411	199	0	0	1,872	60	0	0	8,364	227	24	12	5.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7,435	0	0	0	1,627	0	0	0	7,402	28	17	6	21.4%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	68.6%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	68.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	68.6%
	Equity									0	0	0	0	0
Securitisation														
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL		8,684	199	0	0	1,875	60	0	0	8,370	227	24	12	5.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Coöperatieve Rabobank U.A.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Brazil	Central banks and central governments	316	0	0	0	377	0	0	0	182	0	0	0	0
	Institutions	14	0	110	0	33	0	145	0	112	0	0	0	0
	Corporates	4,598	315	6	0	2,706	93	7	0	4,532	304	83	73	24.0%
	Corporates - Of Which: Specialised Lending	289	20	0	0	118	6	0	0	280	20	3	3	14.0%
	Corporates - Of Which: SME	34	1	0	0	21	0	0	0	32	1	0	0	33.6%
	Retail	1,089	72	0	0	365	18	0	0	1,089	72	37	29	39.8%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,089	72	0	0	365	18	0	0	1,089	72	37	29	39.8%
	Retail - Other Retail - Of Which: SME	1,089	72	0	0	365	18	0	0	1,089	72	37	29	39.8%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	68.6%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	6,016	387	117	0	3,481	111	152	0	5,915	376	121	101	27.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
United Kingdom	Central banks and central governments	1,399	0	0	0	0	0	0	0	1,388	0	0	0	0
	Institutions	974	0	6	0	383	0	2	0	333	0	0	0	0
	Corporates	4,594	8	4	0	2,268	2	4	0	4,297	3	6	0	0.0%
	Corporates - Of Which: Specialised Lending	247	0	0	0	119	0	0	0	235	0	0	0	0
	Corporates - Of Which: SME	97	0	0	0	41	0	0	0	95	0	0	0	0
	Retail	1,161	13	0	0	225	3	0	0	1,160	13	6	3	22.2%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,159	13	0	0	225	3	0	0	1,158	13	6	3	22.2%
	Retail - Other Retail - Of Which: SME	1,159	13	0	0	224	3	0	0	1,158	13	6	3	22.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	68.6%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	8,129	22	10	0	2,876	6	6	0	7,178	16	12	3	18.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
France	Central banks and central governments	3,074	0	0	0	1	0	0	0	22	0	0	0	0
	Institutions	315	0	0	0	70	0	0	0	54	0	0	0	0
	Corporates	2,472	18	0	0	1,342	5	0	0	2,406	18	20	18	97.6%
	Corporates - Of Which: Specialised Lending	25	0	0	0	18	0	0	0	21	0	0	0	0
	Corporates - Of Which: SME	74	0	0	0	52	0	0	0	74	0	0	0	0
	Retail	1,362	87	0	0	280	18	0	0	1,361	87	34	29	32.9%
	Retail - Secured on real estate property	5	0	0	0	1	0	0	0	5	0	0	0	10.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	10.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,357	87	0	0	280	17	0	0	1,357	87	34	29	33.0%
	Retail - Other Retail - Of Which: SME	1,356	87	0	0	279	17	0	0	1,356	87	34	29	33.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	68.6%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	7,223	106	0	0	1,693	23	0	0	3,842	106	54	46	44.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Germany	Central banks and central governments	135	0	0	0	0	0	0	0	135	0	0	0	0
	Institutions	757	0	2	0	76	0	1	0	3	0	0	0	0
	Corporates	2,619	89	2	0	762	46	1	0	2,455	44	13	11	25.6%
	Corporates - Of Which: Specialised Lending	456	47	0	0	205	30	0	0	447	9	3	3	32.2%
	Corporates - Of Which: SME	62	18	0	0	14	9	0	0	62	18	2	2	10.5%
	Retail	1,469	41	0	0	411	10	0	0	1,494	11	12	1	9.7%
	Retail - Secured on real estate property	145	5	0	0	20	3	0	0	139	11	1	1	9.2%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	1	0	0	0	3	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	142	5	0	0	19	3	0	0	137	11	1	1	9.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,324	35	0	0	391	7	0	0	1,355	0	11	0	54.4%
	Retail - Other Retail - Of Which: SME	1,318	35	0	0	389	7	0	0	1,352	0	11	0	44.0%
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	2	0	0	0	3	0	0	0	58.5%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	4,981	130	3	0	1,249	56	2	0	4,088	55	25	12	22.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Canada	Central banks and central governments	9	0	0	0	0	0	0	0	9	0	0	0	0
	Institutions	433	0	0	0	66	0	0	0	355	0	0	0	0
	Corporates	3,274	3	0	0	1,050	1	0	0	3,142	0	2	0	0
	Corporates - Of Which: Specialised Lending	141	0	0	0	104	0	0	0	132	0	1	0	0
	Corporates - Of Which: SME	138	0	0	0	47	0	0	0	140	0	0	0	0
	Retail	1,097	9	0	0	244	3	0	0	1,107	0	6	0	68.6%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,097	9	0	0	244	3	0	0	1,107	0	6	0	68.6%
	Retail - Other Retail - Of Which: SME	1,093	9	0	0	243	3	0	0	1,103	0	6	0	68.6%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	0	0	4	0	0	0	68.6%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	4,814	12	0	0	1,360	4	0	0	4,613	0	8	0	68.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Coöperatieve Rabobank U.A.	Central banks and central governments	66,759	5	3	1	26.5%	66,752	12	5	3	25.4%	66,744	21	8	5	25.0%
	Institutions	9,621	188	71	69	36.8%	9,596	212	80	77	36.2%	9,566	243	87	84	34.6%
	Corporates	186,211	14,013	3,279	2,888	20.6%	183,343	16,881	3,655	3,270	19.4%	180,423	19,802	3,991	3,620	18.3%
	Corporates - Of Which: Specialised Lending	20,030	2,236	608	566	25.3%	19,624	2,642	639	599	22.7%	19,218	3,048	670	631	20.7%
	Corporates - Of Which: SME	69,352	7,346	1,446	1,248	17.0%	67,974	8,719	1,566	1,277	15.8%	66,614	10,084	1,671	1,494	14.8%
	Retail	241,099	7,224	1,544	1,233	17.1%	239,230	9,093	1,796	1,503	16.5%	237,409	10,314	2,001	1,730	15.9%
	Retail - Secured on real estate property	212,909	5,514	843	668	12.1%	211,558	6,866	924	766	11.2%	210,230	8,193	1,001	899	10.5%
	Retail - Secured on real estate property - Of Which: SME	19,269	1,797	441	374	20.8%	18,917	2,149	477	415	19.3%	18,590	2,476	509	453	18.3%
	Retail - Secured on real estate property - Of Which: non-SME	193,640	3,717	401	294	7.9%	192,640	4,717	446	351	7.4%	191,640	5,717	492	406	7.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	28,189	1,710	702	565	33.1%	27,671	2,227	872	728	33.1%	27,179	2,721	1,000	871	32.0%
	Retail - Other Retail - Of Which: SME	22,977	1,562	611	488	31.2%	22,499	2,040	765	645	31.6%	22,047	2,492	875	760	30.5%
	Retail - Other Retail - Of Which: non-SME	5,212	147	90	77	52.3%	5,173	187	107	93	49.9%	5,131	229	125	111	48.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	503,690	21,430	4,897	4,191	19.6%	498,922	26,199	5,536	4,853	18.5%	494,141	30,979	6,087	5,439	17.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Netherlands	Central banks and central governments	51,582	0	0	0	40.0%	51,582	0	0	0	40.0%	51,582	0	1	0	40.0%
	Institutions	3,245	147	48	47	32.1%	3,240	153	50	49	32.4%	3,234	159	52	51	32.0%
	Corporates	81,288	10,178	2,433	2,169	21.3%	79,753	11,712	2,621	2,371	20.2%	78,236	13,229	2,783	2,546	19.2%
	Corporates - Of Which: Specialised Lending	15,107	2,122	583	554	26.1%	14,762	2,467	694	578	23.4%	14,431	2,788	623	599	21.4%
	Corporates - Of Which: SME	37,138	6,623	1,343	1,191	17.9%	36,287	7,521	1,422	1,278	17.0%	35,436	8,371	1,495	1,360	16.3%
	Retail	224,359	6,423	1,277	1,028	16.0%	222,805	7,977	1,438	1,213	15.2%	221,290	9,492	1,568	1,367	14.4%
	Retail - Secured on real estate property	212,191	5,474	838	663	12.1%	210,845	6,821	918	761	11.2%	209,522	8,144	995	894	10.5%
	Retail - Secured on real estate property - Of Which: SME	19,265	1,796	441	373	20.8%	18,913	2,148	477	415	19.3%	18,586	2,475	509	453	18.3%
	Retail - Secured on real estate property - Of Which: non-SME	192,926	3,678	397	290	7.9%	191,932	4,673	441	346	7.4%	190,936	5,668	486	402	7.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	12,168	949	439	364	38.4%	11,960	1,156	519	452	39.1%	11,768	1,348	573	513	38.1%
	Retail - Other Retail - Of Which: SME	7,424	815	353	290	35.5%	7,247	992	418	362	36.5%	7,089	1,150	454	407	35.3%
	Retail - Other Retail - Of Which: non-SME	4,744	133	86	75	56.1%	4,713	164	102	90	54.7%	4,679	198	119	107	53.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	360,474	16,748	3,758	3,244	19.4%	357,381	19,842	4,109	3,633	18.3%	354,343	22,880	4,403	3,964	17.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United States	Central banks and central governments	5,715	0	1	0	31.7%	5,714	1	1	0	34.8%	5,712	3	2	1	35.5%
	Institutions	1,478	12	2	1	7.6%	1,467	23	5	4	16.3%	1,454	37	7	6	16.3%
	Corporates	39,592	1,269	165	99	7.8%	38,934	1,927	246	177	9.2%	38,261	2,600	315	247	9.5%
	Corporates - Of Which: Specialised Lending	3,046	54	14	4	7.2%	3,006	94	21	9	10.0%	2,954	145	28	16	11.1%
	Corporates - Of Which: SME	10,383	362	58	29	8.0%	10,103	642	83	56	8.7%	9,847	898	103	77	8.5%
	Retail	6,719	222	75	48	21.6%	6,608	333	103	72	21.6%	6,492	449	130	97	21.6%
	Retail - Secured on real estate property	4	0	0	0	4.6%	4	0	0	0	4.8%	4	0	0	0	5.2%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	4.6%	4	0	0	0	4.8%	4	0	0	0	5.2%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,715	222	75	48	21.6%	6,604	333	103	72	21.6%	6,488	449	130	97	21.6%
	Retail - Other Retail - Of Which: SME	6,263	209	72	46	22.2%	6,160	312	98	69	22.2%	6,053	419	124	94	22.4%
	Retail - Other Retail - Of Which: non-SME	452	13	3	2	12.3%	444	21	4	3	11.9%	436	29	6	3	11.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	53,504	1,503	243	147	9.8%	52,723	2,284	355	253	11.1%	51,919	3,088	454	351	11.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Coöperatieve Rabobank U.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Australia	Central banks and central governments	3	0	0	0	18.8%	3	0	0	0	18.8%	3	0	0	0	19.3%
	Institutions	25	0	0	0	30.9%	25	0	0	0	29.1%	25	0	0	0	28.8%
	Corporates	17,440	394	80	70	17.8%	17,293	542	91	81	15.0%	17,123	712	103	92	12.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	13,641	101	12	5	5.2%	13,531	211	18	11	5.3%	13,404	338	25	18	5.2%
	Retail	704	18	8	5	26.3%	691	31	11	8	25.2%	678	44	14	11	24.7%
	Retail - Secured on real estate property	0	0	0	0	8.8%	0	0	0	0	8.5%	0	0	0	0	8.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	8.8%	0	0	0	0	8.5%	0	0	0	0	8.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	704	18	8	5	26.3%	691	31	11	8	25.2%	678	44	14	11	24.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	26.3%	691	31	11	8	25.1%	678	44	14	11	24.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	68.6%	0	0	0	0	68.7%	0	0	0	0	68.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	18,172	413	87	75	18.2%	18,012	573	102	89	15.5%	17,829	756	117	103	13.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Switzerland	Central banks and central governments	7,071	0	0	0	-	7,071	0	0	0	-	7,071	0	0	0	-
	Institutions	35	0	0	0	7.4%	35	0	0	0	8.0%	35	0	0	0	7.9%
	Corporates	3,522	14	4	3	18.8%	3,505	31	7	6	18.1%	3,486	50	10	9	17.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	24.3%	1	0	0	0	24.9%	1	0	0	0	25.1%
	Retail	1	0	0	0	19.3%	1	0	0	0	16.8%	1	0	0	0	15.4%
	Retail - Secured on real estate property	1	0	0	0	6.5%	1	0	0	0	6.0%	1	0	0	0	5.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	6.5%	1	0	0	0	6.0%	1	0	0	0	5.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	72.9%	0	0	0	0	73.1%	0	0	0	0	73.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	72.9%	0	0	0	0	73.1%	0	0	0	0	73.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	10,630	14	4	3	18.7%	10,613	31	7	6	18.0%	10,594	51	10	9	17.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
New Zealand	Central banks and central governments	5	0	0	0	22.6%	5	0	0	0	22.5%	5	0	0	0	22.5%
	Institutions	1	0	0	0	0.0%	1	0	0	0	19.1%	1	0	0	0	25.4%
	Corporates	8,227	363	29	18	5.0%	8,103	488	35	24	4.9%	7,978	611	41	30	4.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	7,275	155	22	12	7.7%	7,162	267	28	17	6.4%	7,052	378	33	22	5.9%
	Retail	0	0	0	0	13.2%	0	0	0	0	12.0%	0	0	0	0	11.6%
	Retail - Secured on real estate property	0	0	0	0	8.4%	0	0	0	0	8.0%	0	0	0	0	7.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	8.4%	0	0	0	0	8.0%	0	0	0	0	7.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	68.9%	0	0	0	0	68.9%	0	0	0	0	68.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	68.9%	0	0	0	0	68.9%	0	0	0	0	68.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	8,233	363	29	18	5.0%	8,109	488	35	24	4.9%	7,986	611	41	30	4.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mIn EUR, %)														
Coöperatieve Rabobank U.A.	Central banks and central governments	66,736	9	5	2	26.2%	66,746	19	8	5	24.5%	66,736	28	10	7	24.2%
	Institutions	9,607	201	102	98	48.7%	9,573	235	118	113	48.1%	9,539	269	130	124	46.1%
	Corporates	185,186	15,038	4,816	4,109	27.3%	180,879	19,345	5,623	4,984	25.8%	177,121	23,104	6,297	5,703	24.7%
	Corporates - Of Which: Specialised Lending	19,727	2,539	944	853	33.6%	18,985	3,281	1,084	1,005	30.6%	18,368	3,898	1,204	1,132	29.0%
	Corporates - Of Which: SME	69,024	7,664	2,256	1,883	24.6%	66,855	9,842	2,587	2,253	22.9%	64,927	11,760	2,869	2,567	21.8%
	Retail	240,987	7,336	2,136	1,558	21.2%	238,587	9,736	2,703	2,117	21.7%	235,848	12,475	3,226	2,698	21.6%
	Retail - Secured on real estate property	212,841	5,582	1,262	926	16.6%	211,126	7,297	1,527	1,213	16.6%	209,154	9,269	1,792	1,523	16.4%
	Retail - Secured on real estate property - Of Which: SME	19,241	1,825	469	388	21.3%	18,825	2,241	513	444	19.8%	18,429	2,637	548	486	18.4%
	Retail - Secured on real estate property - Of Which: non-SME	193,600	3,757	793	538	14.3%	192,301	5,056	1,013	769	15.2%	190,725	6,632	1,245	1,037	15.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	28,146	1,753	874	632	36.0%	27,461	2,439	1,176	904	37.1%	26,694	3,206	1,434	1,175	36.7%
	Retail - Other Retail - Of Which: SME	22,537	1,602	732	525	32.8%	22,310	2,229	990	761	34.1%	21,624	2,916	1,193	978	33.5%
	Retail - Other Retail - Of Which: non-SME	5,209	151	142	107	70.9%	5,150	210	187	143	68.3%	5,070	290	240	197	67.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	502,537	22,583	7,059	5,767	25.5%	495,785	29,335	8,451	7,219	24.6%	489,244	35,877	9,663	8,532	23.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mIn EUR, %)														
Netherlands	Central banks and central governments	51,582	0	0	0	40.0%	51,582	0	1	0	40.0%	51,582	0	1	0	40.0%
	Institutions	3,243	150	74	72	48.0%	3,234	159	79	77	48.3%	3,227	166	81	79	47.5%
	Corporates	80,698	10,768	3,041	3,154	29.3%	78,121	13,344	4,136	3,709	27.8%	75,929	15,536	4,546	4,158	26.8%
	Corporates - Of Which: Specialised Lending	14,829	2,400	892	824	34.3%	14,161	3,068	1,011	957	31.2%	13,619	3,610	1,112	1,064	29.5%
	Corporates - Of Which: SME	36,931	6,877	2,057	1,770	25.7%	35,594	8,303	2,285	2,029	24.4%	34,229	9,579	2,482	2,253	23.5%
	Retail	224,270	6,512	1,792	1,326	20.4%	222,286	8,496	2,191	1,746	20.6%	220,028	10,754	2,569	2,182	20.3%
	Retail - Secured on real estate property	212,124	5,542	1,257	921	16.6%	210,415	7,251	1,520	1,207	16.6%	208,450	9,216	1,784	1,516	16.5%
	Retail - Secured on real estate property - Of Which: SME	19,237	1,824	469	388	21.3%	18,821	2,240	513	444	19.8%	18,426	2,636	547	486	18.4%
	Retail - Secured on real estate property - Of Which: non-SME	192,886	3,718	788	533	14.3%	191,594	5,011	1,007	763	15.2%	190,025	6,580	1,236	1,030	15.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	12,147	970	536	405	41.8%	11,871	1,245	671	540	43.3%	11,578	1,538	785	666	43.3%
	Retail - Other Retail - Of Which: SME	7,406	833	399	301	36.1%	7,179	1,060	492	401	37.8%	6,955	1,284	554	475	37.0%
	Retail - Other Retail - Of Which: non-SME	4,741	137	137	104	76.3%	4,692	185	179	139	74.8%	4,623	254	230	191	75.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	359,793	17,429	5,507	4,552	26.1%	355,224	21,999	6,406	5,532	25.1%	350,766	26,456	7,196	6,418	24.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mIn EUR, %)														
United States	Central banks and central governments	5,715	1	1	0	33.4%	5,714	2	2	1	36.7%	5,712	4	3	1	38.2%
	Institutions	1,471	19	3	2	11.2%	1,458	32	7	6	17.4%	1,445	45	9	8	17.2%
	Corporates	39,364	1,496	341	220	14.7%	38,538	2,323	478	366	15.7%	37,831	3,029	587	480	15.8%
	Corporates - Of Which: Specialised Lending	3,030	70	35	17	24.7%	2,982	118	51	31	26.6%	2,931	169	66	46	27.5%
	Corporates - Of Which: SME	10,321	424	117	58	13.8%	9,928	817	173	121	14.8%	9,641	1,104	211	165	14.9%
	Retail	6,717	224	100	55	24.3%	6,587	354	149	92	25.9%	6,423	518	200	141	27.2%
	Retail - Secured on real estate property	4	0	0	0	7.0%	4	0	0	0	7.4%	4	0	0	0	8.1%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	-	4	0	0	0	-	4	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,713	224	100	55	24.3%	6,583	354	149	92	25.9%	6,419	518	200	141	27.2%
	Retail - Other Retail - Of Which: SME	6,261	211	96	53	24.9%	6,141	331	142	89	26.7%	5,988	483	191	136	28.1%
	Retail - Other Retail - Of Which: non-SME	452	13	5	2	14.4%	442	23	7	3	14.5%	431	34	9	5	14.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	53,267	1,740	445	277	15.9%	52,296	2,711	636	464	17.1%	51,411	3,596	798	630	17.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Coöperatieve Rabobank U.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Australia	Central banks and central governments	3	0	0	0	23.1%	3	0	0	0	23.1%	3	0	0	0	22.1%
	Institutions	25	0	0	0	33.6%	25	0	0	0	34.1%	25	0	0	0	33.2%
	Corporates	17,390	445	116	100	22.5%	17,168	667	149	131	19.6%	16,942	893	177	159	17.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	13,617	125	28	16	12.7%	13,446	296	51	38	12.7%	13,264	478	74	60	12.6%
	Retail	703	19	9	5	28.3%	688	33	13	9	27.7%	673	48	17	13	27.1%
	Retail - Secured on real estate property	0	0	0	0	9.1%	0	0	0	0	8.8%	0	0	0	0	8.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	9.1%	0	0	0	0	8.8%	0	0	0	0	8.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	703	19	9	5	28.3%	688	33	13	9	27.7%	673	48	17	13	27.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	28.2%	0	0	0	0	27.7%	0	0	0	0	27.1%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	90.0%	0	0	0	0	90.2%	0	0	0	0	90.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	18,121	464	125	105	22.7%	17,884	701	162	140	20.0%	17,643	942	194	173	18.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Switzerland	Central banks and central governments	7,071	0	0	0	-	7,071	0	0	0	-	7,071	0	0	0	-
	Institutions	35	0	0	0	8.1%	35	0	0	0	8.2%	35	0	0	0	8.0%
	Corporates	3,514	22	6	4	17.8%	3,492	44	10	8	17.8%	3,472	64	13	11	17.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	25.7%	1	0	0	0	26.2%	1	0	0	0	26.4%
	Retail	1	0	0	0	26.8%	1	0	0	0	23.4%	1	0	0	0	21.3%
	Retail - Secured on real estate property	1	0	0	0	9.7%	1	0	0	0	9.4%	1	0	0	0	9.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	9.7%	1	0	0	0	9.4%	1	0	0	0	9.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	99.1%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	99.1%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	10,622	22	6	4	17.7%	10,600	44	10	8	17.7%	10,580	65	13	11	17.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
New Zealand	Central banks and central governments	5	0	0	0	22.7%	5	0	0	0	22.9%	5	0	0	0	23.0%
	Institutions	1	0	0	0	0.9%	1	0	0	0	14.8%	1	0	0	0	15.6%
	Corporates	8,196	395	64	50	12.7%	8,024	567	84	70	12.4%	7,867	723	101	88	12.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	7,251	178	38	24	13.5%	7,094	336	56	43	12.8%	6,950	480	73	60	12.5%
	Retail	0	0	0	0	19.3%	0	0	0	0	18.1%	0	0	0	0	17.7%
	Retail - Secured on real estate property	0	0	0	0	12.6%	0	0	0	0	12.6%	0	0	0	0	12.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	12.6%	0	0	0	0	12.6%	0	0	0	0	12.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	96.9%	0	0	0	0	97.4%	0	0	0	0	97.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	96.9%	0	0	0	0	97.4%	0	0	0	0	97.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	8,202	395	64	50	12.7%	8,030	567	84	70	12.4%	7,874	723	101	88	12.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Coöperatieve Rabobank U.A.	Central governments or central banks	2,783	0	4,099	0	1,027	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	1	0	1	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,351	0	351	0	1,147	0	0	0	0.0%
	Corporates	7,181	922	7,124	989	5,094	702	184	162	22.1%
	of which: SME	2,654	4	2,559	4	2,534	4	6	1	23.5%
	Retail	5,312	525	3,730	616	4,633	682	81	59	8.7%
	of which: SME	4,293	172	2,964	188	3,810	441	64	45	10.1%
	Secured by mortgages on immovable property	4,790	2	2,071	0	4,424	29	8	2	7.3%
	of which: SME	1,477	0	641	0	1,472	3	4	0	13.6%
	Items associated with particularly high risk	19	0	29	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			0	0	0	0	0	0	0.0%
Securitisation										
Other exposures			0	0	0	0	0	0	0.0%	
Standardised Total		21,439	1,450	17,416	1,605	17,335	1,413	274	224	15.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Netherlands	Central governments or central banks	2,115	0	4,061	0	412	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	1	0	1	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	16	0	13	0	4	0	0	0	0.0%
	Corporates	1,284	146	1,284	125	959	110	44	41	37.5%
	of which: SME	730	0	730	0	708	0	2	0	0.0%
	Retail	1,511	137	987	158	1,479	127	44	33	26.2%
	of which: SME	901	85	528	101	877	78	29	20	25.3%
	Secured by mortgages on immovable property	2,808	2	1,161	0	2,746	28	7	2	7.4%
	of which: SME	1,364	0	599	0	1,359	3	4	0	13.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		7,735	285	7,507	282	5,602	265	94	77	28.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United States	Central governments or central banks	345	0	0	0	328	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	201	0	50	0	77	0	0	0	0.0%
	Corporates	281	2	281	2	27	0	0	0	0.0%
	of which: SME	13	0	13	0	13	0	0	0	0.0%
	Retail	362	34	270	49	284	190	1	1	0.5%
	of which: SME	7	0	4	0	6	0	0	0	46.3%
	Secured by mortgages on immovable property	1,513	0	550	0	1,510	0	1	0	0.0%
	of which: SME	14	0	7	0	14	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,701	36	1,152	51	2,146	190	3	1	0.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Australia	Central governments or central banks	30	0	0	0	30	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	712	0	142	0	710	0	0	0	0.0%
	Corporates	91	0	89	0	82	0	0	0	0.0%
	of which: SME	45	0	43	0	45	0	0	0	0.0%
	Retail	125	1	89	1	125	0	0	0	13.1%
	of which: SME	125	0	89	1	125	0	0	0	13.1%
	Secured by mortgages on immovable property	78	0	28	0	77	0	0	0	0.0%
	of which: SME	77	0	27	0	77	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	1,037	1	348	2	1,024	0	1	0	13.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Switzerland	Central governments or central banks	3	0	3	0	3	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	3	0	3	0	0	0	0.0%
	Corporates	28	0	28	0	28	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	67	1	50	1	67	1	1	0	31.2%
	of which: SME	67	1	50	1	67	1	1	0	31.2%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	102	1	83	1	99	1	1	0	31.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
New Zealand	Central governments or central banks	148	0	0	0	148	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	144	0	29	0	142	0	0	0	0.0%
	Corporates	16	0	16	0	13	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	300	1	225	1	300	1	1	0	30.8%
	of which: SME	300	1	225	1	300	1	1	0	30.8%
	Secured by mortgages on immovable property	21	0	7	0	21	0	0	0	0.0%
	of which: SME	21	0	7	0	21	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	628	1	277	1	624	1	1	0	30.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Brazil	Central governments or central banks	2	0	2	0	2	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	79	0	17	0	78	0	0	0	0.0%
	Corporates	2,589	424	2,536	449	2,572	424	90	77	18.1%
	of which: SME	948	0	904	0	948	0	2	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,670	424	2,555	449	2,652	424	91	77	18.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	1	0	3	0	0	0	0.0%
	Corporates	160	0	160	1	133	1	0	0	0.0%
	of which: SME	72	0	72	0	72	0	0	0	0.0%
	Retail	47	3	34	3	43	0	0	4	0.0%
	of which: SME	47	0	33	0	43	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	4	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		214	3	198	4	179	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
France	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	29	0	14	0	28	0	0	0	0.0%
	Corporates	297	0	291	0	257	0	0	0	0.0%
	of which: SME	106	0	100	0	106	0	0	0	0.0%
	Retail	76	2	45	2	76	2	1	1	19.1%
	of which: SME	76	2	45	2	76	2	1	0	19.1%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		402	3	351	3	360	2	1	0	19.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Germany	Central governments or central banks	26	0	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	32	0	15	0	28	0	0	0	0.0%	
	Corporates	262	35	262	36	218	15	1	1	5.5%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	754	17	565	17	754	17	3	1	7.9%	
	of which: SME	752	16	564	16	752	16	3	1	7.8%	
	Secured by mortgages on immovable property	12	0	4	0	12	0	0	0	7.5%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%	
Standardised Total		1,087	52	846	52	1,012	32	4	2	6.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Canada	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	45	0	22	0	45	0	0	0	0.0%	
	Corporates	37	0	37	0	0	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	1	0	1	0	1	0	0	0	32.3%	
	of which: SME	1	0	1	0	1	0	0	0	32.3%	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%	
Standardised Total		84	1	60	1	46	0	0	0	32.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		30	0	0	0	100.0%	30	0	0	0	100.0%	30	0	0	0	100.0%
Australia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	709	1	1	0	36.7%	708	2	1	1	36.7%	707	3	1	1	36.7%
	Corporates	79	3	1	1	24.9%	76	6	2	1	24.9%	73	9	2	2	24.9%
	of which: SME	43	2	1	0	24.9%	42	2	1	1	24.9%	40	5	1	1	24.9%
	Retail	122	3	1	1	25.3%	119	6	2	2	26.0%	116	9	3	2	26.4%
	of which: SME	122	3	1	1	25.3%	119	6	2	2	26.0%	116	9	3	2	26.4%
	Secured by mortgages on immovable property	76	2	1	0	28.1%	74	3	1	1	28.1%	72	5	2	1	28.1%
	of which: SME	76	2	1	0	28.1%	74	3	1	1	28.1%	72	5	2	1	28.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,016	9	4	2	27.0%	1,007	18	6	5	27.4%	999	26	8	7	27.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		3	0	0	0	87.2%	3	0	0	0	98.2%	3	0	0	0	98.2%
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	0.0%	2	0	0	0	92.5%	2	0	0	0	92.5%
	Corporates	27	0	0	0	33.5%	27	1	1	0	42.6%	26	1	1	1	48.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	66	2	2	1	37.5%	65	3	3	1	40.4%	63	5	4	2	40.9%
	of which: SME	66	2	2	1	37.5%	65	3	3	1	40.3%	63	5	4	2	40.9%
	Secured by mortgages on immovable property	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	98	2	2	1	37.1%	97	4	3	1	41.0%	94	6	5	3	42.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		148	0	0	0	100.0%	147	0	0	0	100.0%	147	0	0	0	100.0%
New Zealand	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	142	0	0	0	36.7%	142	0	0	0	36.7%	142	1	0	0	36.7%
	Corporates	13	1	0	0	24.9%	12	1	0	0	24.9%	12	2	0	0	24.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	294	6	3	2	26.5%	288	12	5	3	26.3%	282	19	6	5	25.9%
	of which: SME	294	6	3	2	26.5%	288	12	5	3	26.3%	282	19	6	5	25.9%
	Secured by mortgages on immovable property	21	0	0	0	27.3%	20	1	0	0	27.3%	20	1	0	0	27.3%
	of which: SME	21	0	0	0	27.3%	20	1	0	0	27.3%	20	1	0	0	27.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	618	8	4	2	27.3%	610	15	6	4	27.1%	603	23	8	6	26.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Coöperatieve Rabobank U.A.

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Germany	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	28	0	0	0	36.7%	28	0	0	0	35.7%	28	0	0	0	36.1%
	Corporates	214	19	2	2	8.9%	208	25	3	2	9.8%	200	32	4	4	10.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	729	31	6	3	10.4%	722	49	9	6	11.8%	699	72	13	9	12.7%
	of which: SME	738	30	6	3	10.3%	720	48	9	6	11.7%	697	71	13	9	12.7%
	Secured by mortgages on immovable property	12	0	0	0	14.2%	12	0	0	0	13.1%	12	0	0	0	12.7%
	of which: SME	0	0	0	0	7.2%	0	0	0	0	8.0%	0	0	0	0	7.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	993	50	8	5	9.9%	970	74	13	8	11.1%	939	105	17	13	12.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Canada	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	45	0	0	0	36.7%	45	0	0	0	36.7%	45	0	0	0	36.7%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	19.0%	1	0	0	0	17.7%	1	0	0	0	17.4%
	of which: SME	1	0	0	0	17.9%	1	0	0	0	16.6%	1	0	0	0	16.1%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	46	0	0	0	28.5%	45	0	0	0	28.5%	45	0	0	0	28.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Securitisations

Coöperatieve Rabobank U.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	2	2						
	IRB		13,372	13,372						
	Total		13,374	13,374						
REA	STA		0	0	0	0	0	0	0	1
	IRB		1,862	1,862	2,151	2,301	2,649	3,084	5,642	7,021
	Total		1,863	1,863	2,152	2,301	2,650	3,084	5,643	7,022
Impairments	Total	Total banking book others than assessed at fair value	85	85	0	0	0	1	0	0

2018 EU-wide Stress Test: Risk exposure amounts

Coöperatieve Rabobank U.A.

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	167,733	167,967	170,078	171,412	173,182	184,520	190,374	193,611
Risk exposure amount for securitisations and re-securitisations	1,863	1,863	2,152	2,301	2,650	3,084	5,643	7,022
Risk exposure amount other credit risk	165,870	166,104	167,926	169,112	170,532	181,436	184,731	186,590
Risk exposure amount for market risk	4,646	4,646	4,646	4,646	4,646	7,783	7,878	7,989
Risk exposure amount for operational risk	25,890	25,890	25,890	25,890	25,890	26,045	27,398	27,216
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	198,269	198,503	200,614	201,949	203,718	218,347	225,650	228,816

2018 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
A	OWN FUNDS	51,923	51,644	51,834	52,048	51,929	47,302	46,411	45,457
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	31,263	30,931	30,784	31,857	32,647	26,251	26,219	26,176
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,424	7,424	7,424	7,424	7,424	7,424	7,424	7,424
A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
A.1.2	Retained earnings	26,722	26,201	26,958	27,977	28,881	23,640	23,818	23,975
A.1.3	Accumulated other comprehensive income	-1,402	-920	-920	-920	-920	-1,337	-1,337	-1,337
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	422	422	422	422	422	-5	-5	-5
A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-134	-134	-134	-134	-134	-125	-125	-125
A.1.3.3	Other OCI contributions	-1,690	-1,208	-1,208	-1,208	-1,208	-1,208	-1,208	-1,208
A.1.4	Other Reserves	0	0	0	0	0	0	0	0
A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital	26	26	26	26	26	26	26	26
A.1.7	Adjustments to CET1 due to prudential filters	-457	-25	-25	-25	-25	-25	-25	-25
A.1.8	(-) Intangible assets (including Goodwill)	-1,002	-1,002	-1,002	-1,002	-1,002	-1,002	-1,002	-1,002
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-424	-452	-316	-170	-156	-1,688	-1,839	-1,994
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-950	-684	-1,275	-1,340	-1,468	-699	-734	-788
A.1.11	(-) Defined benefit pension fund assets	-6	-6	-6	-6	-6	-6	-6	-6
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-48	-48	-48	-48	-48	-47	-47	-48
A.1.14.1	Of which: from securitisation positions (-)	-48	-48	-48	-48	-48	-47	-47	-48
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-59	-59	-59	-59	-59	-59	-59	-59
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-285						
A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
A.1.22	Transitional adjustments	525	478	27	0	0	25	0	0
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	79	79	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
A.1.22.4	Other transitional adjustments to CET1 Capital	446	398	27	0	0	25	0	0
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	85	90	0	0	0	0	0	0
A.1.22.4.2	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
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-84	-84						

2018 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(mBt EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	5,941	5,967	6,236	5,377	4,467	6,236	5,377	4,467
	A.2.1	2,648	2,648	2,648	2,648	2,648	2,648	2,648	2,648
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	-2	-2	-2	-2	-2	-2	-2	-2
	A.2.4	3,294	3,321	3,590	2,731	1,821	3,590	2,731	1,821
	A.2.4.1			0	0	0	0	0	0
	A.3	37,204	36,898	37,020	37,234	37,115	32,487	31,596	30,643
	A.4	14,719	14,746	14,814	14,814	14,814	14,814	14,814	14,814
	A.4.1	14,814	14,814	14,814	14,814	14,814	14,814	14,814	14,814
	A.4.2	0	0	0	0	0	0	0	0
	A.4.3	-95	-68	0	0	0	0	0	0
	A.4.3.1			0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	198,269	198,503	200,614	201,949	203,718	218,347	225,650	228,816
	B.1	0	0	0	0	0	0	0	0
	B.2			0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	15.77%	15.58%	15.34%	15.77%	16.03%	12.02%	11.62%	11.44%
	C.2	18.76%	18.59%	18.45%	18.44%	18.22%	14.88%	14.00%	13.39%
	C.3	26.19%	26.02%	25.84%	25.77%	25.49%	21.66%	20.57%	19.87%
Fully loaded CAPITAL	D.1	30,738	30,454	30,757	31,857	32,647	26,226	26,219	26,176
	D.2	33,384	33,100	33,403	34,503	35,294	28,872	28,865	28,822
	D.3	48,199	47,914	48,218	49,317	50,108	43,687	43,680	43,636
CAPITAL RATIOS (%) Fully loaded	E.1	15.50%	15.34%	15.33%	15.77%	16.03%	12.01%	11.62%	11.44%
	E.2	16.84%	16.67%	16.65%	17.09%	17.32%	13.22%	12.79%	12.60%
	E.3	24.31%	24.14%	24.03%	24.42%	24.60%	20.01%	19.36%	19.07%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			2,648	2,648	2,648	2,648	2,648	2,648
	G.1			0	0	0	0	0	0
	H.1	617,292	617,071	617,071	617,071	617,071	617,071	617,071	617,071
	H.2	617,111	616,911	616,911	616,911	616,911	616,911	616,911	616,911
	H.3	6.03%	5.98%	6.00%	6.03%	6.01%	5.26%	5.12%	4.97%
	H.4	5.41%	5.37%	5.41%	5.59%	5.72%	4.68%	4.68%	4.67%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
	P.3	1.00%	1.00%	1.50%	2.00%	2.00%	1.50%	2.00%	2.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	1.50%	1.50%	2.25%	3.00%	3.00%	2.25%	3.00%	3.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	2.76%	2.76%	4.14%	5.51%	5.51%	4.14%	5.51%	5.51%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Coöperatieve Rabobank U.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	8,843	8,235	8,228	8,025	7,306	7,192	6,877
Interest income	17,892	32,221	33,673	36,408	38,461	41,893	45,167
Interest expense	-9,050	-23,987	-25,445	-28,383	-31,154	-34,701	-38,291
Dividend income	47	47	47	47	24	24	24
Net fee and commission income	1,915	1,915	1,915	1,915	1,723	1,723	1,723
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-453	167	167	167	-711	125	125
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					-438		
Other operating income not listed above, net	821	213	213	213	309	213	213
Total operating income, net	11,172	10,576	10,570	10,367	8,213	9,277	8,962
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	16	-1,006	-692	-610	-3,159	-1,477	-1,294
Other income and expenses not listed above, net	-7,556	-7,173	-7,070	-7,070	-8,496	-7,585	-7,478
Profit or (-) loss before tax from continuing operations	3,632	2,397	2,807	2,686	-3,442	215	190
Tax expenses or (-) income related to profit or loss from continuing operations	-958	-475	-624	-617	1,381	82	75
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	2,674	1,922	2,183	2,069	-2,061	297	265
Amount of dividends paid and minority interests after MDA-related adjustments	1,165	1,165	1,165	1,165	500	118	108
Attributable to owners of the parent net of estimated dividends	1,509	758	1,018	905	-2,561	178	157
Memo row: Impact of one-off adjustments		310	310	310	310	310	310
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes

2018 EU-wide Stress Test: Major capital measures and realised losses

Coöperatieve Rabobank U.A.

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	-275

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Coöperatieve Rabobank U.A.

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	28,572	0	0	0	0	0	0
Central banks	480	0	0	0	0	0	0
General governments	23,776	0	0	0	0	0	0
Credit institutions	2,603	0	0	0	0	0	0
Other financial corporations	1,304	0	0	0	0	0	0
Non-financial corporations	410	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	525,478	1,439	18,315	17,139	613	4,936	10,778
Central banks	66,130	0	0	0	0	0	0
General governments	2,335	219	23	23	1	8	7
Credit institutions	27,201	2	335	335	2	15	0
Other financial corporations	27,367	48	947	890	13	258	506
Non-financial corporations	203,193	810	15,253	14,623	533	4,245	9,021
Households	199,252	361	1,757	1,269	63	410	1,243
DEBT INSTRUMENTS other than HFT	554,050	1,439	18,315	17,139	613	4,936	10,778
OFF-BALANCE SHEET EXPOSURES	86,669		476	452	0	-20	0

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Coöperatieve Rabobank U.A.

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	12,717	9,142	2,614	2,602	8,680
Central banks	0	0	0	0	0
General governments	9	8	4	4	2
Credit institutions	33	16	15	15	17
Other financial corporations	774	663	150	150	545
Non-financial corporations	10,127	7,646	2,324	2,312	6,583
Households	1,773	810	121	121	1,533
DEBT INSTRUMENTS other than HFT	12,717	9,142	2,614	2,602	8,680
Loan commitments given			0	0	633

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30