

Bank Name	Coöperatieve Rabo
LEI Code	DG3RU1DBUFHT42
Country Code	NL

In line with regulatory requirements, this bank only publishes annual and semiannual figures.

obank U.A.

4ZF9WN62



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		32,122		32,651	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		32,122		32,651	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		39,068		36,956	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		39,068		36,956	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		53,259		50,556	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		53,259		50,556	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets		200,531		207,281	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		200,531		207,281	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		16.02%		15.75%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		16.02%		15.75%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		19.48%		17.83%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		19.48%		17.83%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		26.56%		24.39%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		26.56%		24.39%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		607,852		622,864	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		6.43%		5.93%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		39,068		36,956	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		35,731		36,253	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		607,852		622,864	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		607,852		622,864	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		6.4%		5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.9%		5.8%	C 47.00 (r330,c010)	



Capital

Coöperatieve Rabobank U.A.

			As of 30/09/2018 As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	Α	(mln EUR, %)	AS 01 30/09/2018 AS 01 31/12/2018 53,25			C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional					
		adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	32,12			C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	7,42			C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	28,01			C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-79			C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves				C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk				C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (I) of CRR
	A.1.6	Minority interest given recognition in CET1 capital				C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-18			C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-96			C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	associated DTLs	-24			C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,00	3	-969	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets			-6	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-3		-33	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-3)	-33	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment			0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences)	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment			0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold			0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-9	L	-126	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other			0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1	2	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-))	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-))	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1	2	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,94		4,305	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,62	2	3,604	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital)	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		2		C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	3,32	5	703	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	39,06		36,956	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,19		13,600	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	14,19		13,600	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions			0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments			0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	D	TOTAL RISK EXPOSURE AMOUNT	200,53			C 01.00 (r960,c010) C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	в В.1	Of which: Transitional adjustments included	200,53			C 02.00 (r010,c010) C 05.01 (r010;c040)	
	в.1 С.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.02%		15.75%		
CAPITAL RATIOS (%)							
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.48%		17.83%		-
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	26.56%		24.39%		
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	32,11			[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.01%			[D.1]/[B-B.1]	-
		Adjustments to CET1 due to IFRS 9 transitional arrangements				C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements				C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements				C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements			0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		K	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)		163,869		170,825	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002), + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach		16,892		17,609	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach		6,243		5,937	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		120,073		124,530	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		8,978		9,434	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)		2,652		3,055	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		887		1,215	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		2,005		2,378	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)		3,877		3,931	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach		310		429	C 02.00 (R530, c010)
Of which IMA		3,567		3,502	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0		0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C 24.00_010_00,C 24.00_010_100,C 24.00_010_00,C 24.00_00,C 24.0
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		27,242		25,590	C 02.00 (R590, c010)
Of which basic indicator approach		0		0	C 02.00 (R600, c010)
Of which standardised approach		0		0	C 02.00 (R610, c010)
Of which advanced measurement approach		27,242		25,590	C 02.00 (R620, c010)
Other risk exposure amounts		0		288	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total		200,531		207,281	





	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019
(mln EUR) terest income		17,320	
Of which debt securities income		660	
Of which loans and advances income		15,357	
terest expenses		8,771	
Of which deposits expenses)		2,563	
Of which debt securities issued expenses)		3,915	
kpenses on share capital repayable on demand)		0	
vidend income		27	
t Fee and commission income		1,931	
ins or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial sets, net		231	
ns or (-) losses on financial assets and liabilities held for trading, net		-102	
ains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		151	
ins or (-) losses from hedge accounting, net		174	
change differences [gain or (-) loss], net		14	
t other operating income /(expenses)		796	
TAL OPERATING INCOME, NET		11,771	
ministrative expenses)		7,208	
preciation)		395	
dification gains or (-) losses, net		10	
ovisions or (-) reversal of provisions)		259	
Commitments and guarantees given)		-3	
Dther provisions)		262	
Of which pending legal issues and tax litigation ¹		92	
Of which restructuring ¹		120	
creases or (-) decreases of the fund for general banking risks, net) ²		0	
pairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		193	
Financial assets at fair value through other comprehensive income)		-5	
Financial assets at amortised cost)		198	
pairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		42	
of which Goodwill)		1	
gative goodwill recognised in profit or loss		17	
are of the profit or (-) loss of investments in subsidaries, joint ventures and associates		224	
fit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		-19	
DFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		3,906	
DFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		3,004	
fit or (-) loss after tax from discontinued operations		0	
ROFIT OR (-) LOSS FOR THE YEAR		3,004	
of which attributable to owners of the parent		2,944	

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

2019 EU-wide Transparency Exercise P&L Coöperatieve Rabobank U.A.

As of 30/06/2019
8,600
238
7,727
4,393
1,363
2,025
0
18
1,000
38
416
17
8
-353
308
5,659
3,458
214
7
120
61
59
0
380
0
380
-25
0
0
89
1
1,608
1,212
0
1,212
1,195



(mln EUR)	ł	As of 30/09/20	18			As of 31/12/2018				As of 31/03/2019				As of 30/0			
		Fa	ir value hieraro	chy		Fair value hierarchy				Fa	Fair value hierarchy			Fai	r value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					74,430								64,692				IAS 1.54 (i)
Financial assets held for trading					22,255	2,404	19,532	319					24,915	2,221	22,449	245	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					2,134	0	572	1,563					1,490	0	574	916	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					157	126	23	8					134	126	0	8	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					18,730	14,453	3,813	464					14,303	12,387	1,691	225	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					447,571								463,728				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives — Hedge accounting					3,281	0	3,281	0					4,210	0	4,210	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					5,784								7,644				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		· · · · · · · · · · · · · · · · · · ·			16,094								25,718				
TOTAL ASSETS					590,437								606,834				IAS 1.9(a), IG 6

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

(mln	n EUR)		1	As of 30/09/20)18	As of 31/12/20			/12/2018	As of 31/03/2019						As of 30/06/2019									
		Gross carr	rying amount		Accu	mulated impairment	Gro	oss carrying am	ount	Acc	umulated impair	ment	Gro	ss carrying amo	unt	Асси	nulated impair	ment	Gro	ss carrying am	ount	Асси	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	5	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	npaired increase in	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities						17,369	9 574		0 -	-2 -1	C							12,487	1,242		0 -2	-1	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances						205	5 0		0	0 0	C							208	0		o c	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities						186	5 0		0	0 0	C							160	0		o c	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances						419,119	9 15,973	16,05	0 -27	/1 -240	-3,246							433,102	18,245	16,04	2 -314	-282	-3,225	Annex V.Part 1.32, 44(a)

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

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution



[SA			IM							IM					
			VaR <i>(Memorandum item)</i>	STRESSED VaR <i>(Memorandum item)</i>		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR <i>(Memor</i>	andum item)	STRESSED VaR <i>(M</i>	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		LL PRICE RIS CHARGE I	SKS CAPITAL		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		12 WEEKS AVERAGE MEASURE	R 12 WEEKS AVERAGE MEASURE MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt· 1)		AST SURE FLO	12 W OOR AVER MEAS	EKS AGE MEASUR URE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018		As of 30/09/2018							As of 31/12	/2018				
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total		0 0 0 0 0 0 0 0 0 0 307 307						37 0 0 0 0 0 1 1 1 37	13 0 0 0 0 0 0 1 1 2	176 0 0 0 0 0 4 7 174	76 0 0 0 0 1 3 75	74	69	0	0) 3,567
	As of 31/03/2019	As of 30/06/2019		As of 3	1/03/2019						As of 30/06	/2019				
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk		0 0 0 0 0 0 0 0 426						33 0 0 0 0 0 0 2 3	12 0 0 0 0 0 0 1 1 1	184 0 0 0 0 0 0 6 3	69 0 0 0 0 0 5 1	70	61			
Total		427						32	12	175	65	72	61	0	0 0	3,502

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2019 EU-wide Transparency Exercise

Market Risk



Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach										
			As of 30,	/09/2018		As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(mln EUR, %)											
	Central governments or central banks					2,080	2,407	2,679				
	Regional governments or local authorities					0	0	0				
	Public sector entities					0	0	0				
	Multilateral Development Banks International Organisations					0	0	0				
	Institutions					883	883	248				
	Corporates					11,455	7,303	7,237				
	of which: SME					2,705	2,583	2,516				
	Retail					5,105	4,698	3,334				
	of which: SME					3,619	3,500	2,436				
Consolidated data	Secured by mortgages on immovable property					5,505	4,917	1,887				
	of which: SME					1,436	1,093	466				
	Exposures in default					1,433	1,278	1,524	154			
	Items associated with particularly high risk					5	5	8				
	Covered bonds					0	0	0				
	Claims on institutions and corporates with a ST credit assessment					0	0	0				
	Collective investments undertakings (CIU)					0	0	0				
	Equity					0	0	0				
	Other exposures					0						
	Standardised Total ²					26,462		l 16,917	187			

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

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

Standardise	ed Approach
As of 30/09/2018	As of 31/12/2018

	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks					1,147	1,474	2,567	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					7	7	3	
	Corporates					810	649	649	
	of which: SME Retail					327 1,723	219 1,426	218 957	
	of which: SME					817	711	420	
NETHERLANDS	Secured by mortgages on immovable property					3,597	3,152	1,194	
	of which: SME					1,426	1,084	462	
	Exposures in default					151	143	174	7
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								7

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018					As of 31	/12/2018	
	(min EUD 04)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures					446 0 0 0 199 2,257 6 422 8 1,616 9 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	446 0 0 0 199 276 6 346 8 1,498 9 49 0 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 53 276 6 259 5 542 4 68 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²								1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

			Standardised Approach							
			As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %) Central governments or central banks					24	24	0		
	Regional governments or local authorities					24	24	0		
	Public sector entities					0	0	0		
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0	0		
	Institutions					359	359	72		
	Corporates					240	88	87		
	of which: SME					28	28	27		
	Retail					160	147	105		
AUSTRALIA	of which: SME					58	58	38		
AUSTINALIA	Secured by mortgages on immovable property					83	71	34		
	of which: SME					0	0	0		
	Exposures in default						1		0	
	Items associated with particularly high risk Covered bonds					0	0	0		
	Claims on institutions and corporates with a ST credit assessment						0			
	Collective investments undertakings (CIU)					0	0	0		
	Equity					0	0	0		
	Other exposures					0	0	0		
	Standardised Total ²								1	

 ⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



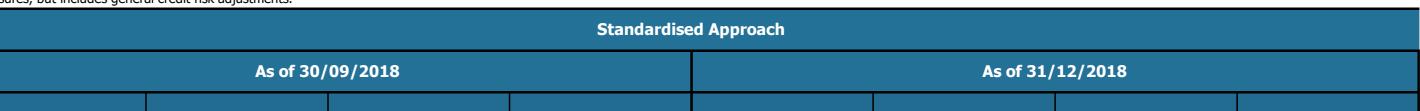
Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

			Standardised Approach							
		As of 30/09/2018				As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central governments or central banks Regional governments or local authorities					6	6	0		
	Public sector entities					0	0			
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0	0		
	Institutions					1	1	0		
	Corporates					418	236	234		
	of which: SME					105	104	103		
	Retail					44	44	32		
UNITED KINGDOM	of which: SME					44	44	32		
	of which: SME Secured by mortgages on immovable property of which: SME					2	2	2		
	Exposures in default					10	U 13	14	ς	
	Items associated with particularly high risk					19	0	0	5	
	Covered bonds					0	0	0		
	Claims on institutions and corporates with a ST credit assessment					0	0	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity					0	0	0		
	Other exposures					0	0	0		
	Standardised Total ²				due te credit conversion factore d				6	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					6	6	6	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations Institutions					53	53	20	
	Corporates					2,975	2,922	2,885	
	of which: SME					1,126	1,115	1,078	
	Retail					0	0	0	
	of which: SME					0	0	0	
BRAZIL	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					374	297	322	77
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								88

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach								
		As of 30/09/2018				As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)					146	146	0		
	Central governments or central banks Regional governments or local authorities					140	140	0		
	Public sector entities					0	0			
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0	0		
	Institutions					101	101	20		
	Corporates					29	22	22		
	of which: SME					0	0	0		
	Retail					317	305	229		
NEW ZEALAND	of which: SME					262	261	196		
	Secured by mortgages on immovable property					58	46	22		
	of which: SME Exposures in default					0	0	0	0	
	Items associated with particularly high risk						0		U	
	Covered bonds					0	0	0		
	Claims on institutions and corporates with a ST credit assessment					0	0	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity					0	0	0		
	Other exposures					0	0	0		
	Standardised Total ²								2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.

			Standardised Approach						
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks					2	2	2	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					2	2	2	
	Corporates					33	33	33	
	of which: SME Retail					0 74	0 74	56	
	of which: SME					74	74	56	
SWITZERLAND	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					1	1	1	0
	Items associated with particularly high risk Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								0

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



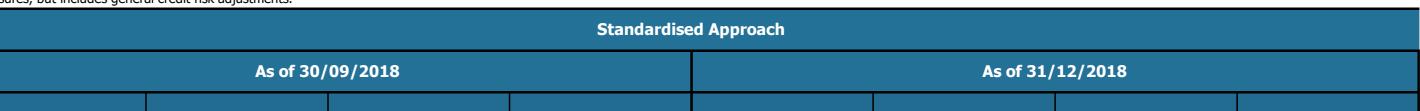
Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach								
		As of 30/09/2018				As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks					33	33	0		
	Regional governments or local authorities					0	0	0		
	Public sector entities					0	0	0		
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0	0		
	Institutions					43	43	13		
	Corporates of which: SME					713	325	325 0		
	Retail					550	549	412		
	of which: SME					550	549	412		
GERMANY	Secured by mortgages on immovable property					0	0	0		
	of which: SME					0	0	0		
	Exposures in default					13	11	11	3	
	Items associated with particularly high risk					0	0	0		
	Covered bonds					0	0	0		
	Claims on institutions and corporates with a ST credit assessment					0	0	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity Other exposures					0	0			
	Standardised Total ²					0	0		4	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					6	6	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					2	2	0	
	Corporates					509	226	221	
	of which: SME					167	167	162	
	Retail					63	63	37	
FRANCE	of which: SME					63	63	37	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					13	12	12	1
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity Other experience					0	0	0	
	Other exposures Standardised Total ²					U	0	0	1

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

			Standardised Approach						
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)					1			
	Central governments or central banks Regional governments or local authorities					4	4	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					506	94	94	
	of which: SME					0	0	0	
	Retail					1	1	1	
CANADA	of which: SME					1	1	1	
	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default					1	1	1	0
	Items associated with particularly high risk					0	0	0	, i i i i i i i i i i i i i i i i i i i
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the supersures, but includes general and it risk adjustments.

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

			Standardised Approach							
		As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	(mln EUR, %) Central governments or central banks					2,285	2,285	2,748		
	Regional governments or local authorities					2,205	0	2,740		
	Public sector entities					0	0	0		
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0	0		
	Institutions					1,000	1,000	270		
	Corporates					11,948	7,678	7,613		
	of which: SME					2,704	2,613	2,548		
	Retail					5,351	4,932	3,520		
Consolidated data	of which: SME					3,525	3,406	2,376		
	Secured by mortgages on immovable property of which: SME					5,281	4,730	1,808		
	Exposures in default					1,319 1,377	1,010 1,241	426 1,449	134	
	Items associated with particularly high risk					165	1,271	248	TJT	
	Covered bonds					0	0	0		
	Claims on institutions and corporates with a ST credit assessment					0	lo lo	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity					0	0	0		
	Other exposures					0	0	0		
	Standardised Total ²					27,407	22,032	2 17,656	177	

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

Standardise	ed Approach
As of 31/03/2019	As of 30/06/2019

	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks					1,200	1,200	2,628	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					8	8	4	
	Corporates					776	633	632	
	of which: SME					449	371	371	
	Retail					1,619	1,309 652	878 385	
NETHERLANDS	of which: SME					757 3,389	2,979	1,122	
	Secured by mortgages on immovable property of which: SME					1,310	1,001	422	
	Exposures in default					132	124	150	7
	Items associated with particularly high risk					162	162	243	,
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								11

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central governments or conditional governments or public sector entitiesMultilateral DevelopmentInternational OrganisationInstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages onof which: SMEExposures in defaultItems associated with partCovered bondsClaims on institutions andCollective investments unEquityOther exposuresStandardised Total2	local authorities Banks ns immovable property ticularly high risk I corporates with a ST credit assessment					420 0 0 0 202 2,468 4 811 12 1,585 9 23 0 0 0 0 0 0 0 0 0 0 0 0 0	420 0 0 202 389 3 738 12 1,470 9 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 46 389 3 552 8 552 8 552 8 532 4 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

			Standardised Approach								
			As of 31	/03/2019		As of 30/06/2019					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks Regional governments or local authorities					30 0	30 0	0			
	Public sector entities Multilateral Development Banks					0 0	0 0	0			
	International Organisations Institutions					0 234	0 234	0 47			
	Corporates of which: SME Retail					428 49 154	216 49 141	215 48 102			
AUSTRALIA	of which: SME Secured by mortgages on immovable property					55 84	55	37			
	of which: SME Exposures in default					0 4	0 4	04	0		
	Items associated with particularly high risk Covered bonds					0 0	0 0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity					0	0 0 0				
	Other exposures Standardised Total ²					0	0	0	1		

 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

					Standardise	d Approach				
			As of 31	/03/2019			As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks Regional governments or local authorities					0 0	0	0		
	Public sector entities Multilateral Development Banks International Organisations					0 0 0	0 0 0			
	Institutions Corporates					7 409	7 220	1 219		
	of which: SME Retail of which: SME					90 52 52	90 52 52	89 36 36		
UNITED KINGDOM	of which: SME					3 0	3 0 12	1 0 13	6	
	Exposures in default Items associated with particularly high risk Covered bonds					18 0 0	12 0 0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity					0 0	0 0			
	Other exposures Standardised Total ²					0	0	0	6	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

exposures, but includes genera	ai creuit fisk aujustments.									
			Standardise	ed Approach						
	As of 31/	03/2019		As of 30/06/2019						

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					2	2	2	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					32	32	8	
	Corporates					3,098	3,017	2,978	
	of which: SME					1,056	1,045	1,006	
	Retail					0	0	0	
BRAZIL	of which: SME					0	0	0	
DIVILL	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	<u></u>
	Exposures in default					452	391	426	61
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity Other exposures					0	0	0	
	Standardised Total ²								75

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30/	/06/2019	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NEW ZEALAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures					145 0 0 0 326 50 0 315 259 62 0 1 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	145 0 0 0 326 39 0 305 258 48 0 1 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 65 39 0 228 193 24 0 13 24 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²								1

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds					2 0 0 0 3 27 0 82 82 82 0 0 1 0 0	2 0 0 0 3 27 0 82 82 82 0 0 1 0 0	2 0 0 0 2 27 0 61 61 61 0 0 1 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²					0 0 0 0	0 0 0 0	0 0 0 0	0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

					Standardise	d Approach				
			As of 31	/03/2019			As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks					139	139	0		
	Regional governments or local authorities					0	0	0		
	Public sector entities					0	0	0		
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0	0		
	Institutions					67	67	25		
	Corporates					710	491	491		
	of which: SME Retail					452	451	0		
	of which: SME					452	451	338		
GERMANY	Secured by mortgages on immovable property					0	0	0		
	of which: SME					0	0	0		
	Exposures in default					11	9	9	2	
	Items associated with particularly high risk					0	0	0		
	Covered bonds					0	0	0		
	Claims on institutions and corporates with a ST credit assessment					0	0	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity Other exposures					0	0	0		
	Standardised Total ²					Ū			4	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

xposures, but includes genera	ai creuit fisk aujustments.											
	Standardised Approach											
	As of 31/03/2019				As of 30/	06/2019						

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					1	1	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					4	4		
	Corporates of which: SME					455 138	183 138	178 133	
	Retail					65	65	39	
	of which: SME					65	65	39	
FRANCE	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					9	7	7	1
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach	As of 30/06/2019 posure1 Exposure Value1 Risk exposure amount Value adjustmen provisions 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0					
			As of 31	/03/2019		As of 30/06/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks					4	4	0				
	Regional governments or local authorities Public sector entities					0	0	0				
	Multilateral Development Banks					0	0	0				
	International Organisations					0	0	0				
	Institutions					4	4	1				
	Corporates					536	80	80				
	of which: SME					0	0	0				
	Retail					2	2	1				
CANADA	of which: SME Secured by mortgages on immovable property					2	2					
	of which: SME					0	0					
	Exposures in default					1	1	1	0			
	Items associated with particularly high risk					0	0	0				
	Covered bonds					0	0	0				
	Claims on institutions and corporates with a ST credit assessment					0	0	0				
	Collective investments undertakings (CIU)					0	0	0				
	Equity Other expectives					0	0					
	Other exposures Standardised Total ²					0	U	0	0			
	Stanuaruiseu Totai								0			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach

Coöperatieve Rabobank U.A.

		IRB Approach												
				As of 30,	/09/2018					As of 31/	12/2018			
		Origina	l Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments	
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions	
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME							90,887 22,463 219,830 23,152 73,048 248,281 215,665 20,896 194,769 0 32,615 27,503 5,113	0 467 11,298 1,252 6,279 3,275 2,232 1,625 607 0 1,042 947 95	90,878 14,550 212,215 23,121 75,597 245,495 214,498 20,910 193,588 0 30,998 25,632 5,366	1,111 6,485 79,173 6,989 23,212 42,104 32,900 6,849 26,051 0 9,204 7,373 1,831	0 37 3,154 346 1,587 1,010 743 409 334 0 267 258 9	i 191 1,124 1,133 572 360 211 0 0 561	
	Equity Other non credit-obligation assets							3,525	0	3,525	8,978 11,683	0		
	IRB Total ²										149,535			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



		Original	Original Exposure ¹ Exp Va		Risk exposu	re amount	adjustments and	Original E	xposure	Exposure Value ¹	Risk exposu	re amount	adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments							69,794	0	69,764	19	0	0
	Institutions							11,809	447	4,650	873	37	35
	Corporates							96,234	8,505	91,692	36,025	2,213	
	Corporates - Of Which: Specialised Lending							17,200	1,195	17,336	3,880	329	179
	Corporates - Of Which: SME							41,754	6,211	41,686	14,061	1,569	1,078
	Retail							228,669	2,925	227,605	37,208	910	951
	Retail - Secured on real estate property							215,665	2,232	214,498	32,900	743	
	Retail - Secured on real estate property - Of Which: SME							20,896	1,625	20,910	6,849	409	360
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME							194,769	607	193,588	26,051	334	211
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							13,003	693	13,107	4,308	167	379
	Retail - Other Retail - Of Which: SME							8,487	606	8,337	2,607	160	320
	Retail - Other Retail - Of Which: non-SME							4,516	87	4,771	1,700	7	60
	Equity							2,692	0	2,692	6,894	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 30	/09/2018					As of 31/	12/2018		
		Origina	l Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provision
	Central banks and central governments							6,176	0	6,172	49	C)
	Institutions							1,736	0	1,728	483	0)
	Corporates							45,418 3,806	914	43,152 3,835	15,868 1,991	309	7
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							5,800 11,050	21	3,035 11,094	4,034	7	
	Retail							8,294	109	7,270	1,934	31	
	Retail - Secured on real estate property							0	0	0	0	C	
	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	C)
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME							0	0	0	0	C)
	Retail - Qualifying Revolving							0	0	0	0	C)
	Retail - Other Retail							8,294	109	7,270	1,934	31	L
	Retail - Other Retail - Of Which: SME							7,709	102	6,686	1,807	28	3
	Retail - Other Retail - Of Which: non-SME							585	7	584	126	2	2
	Equity							162	0	162	459	C)
	Other non credit-obligation assets												
	IRB Total												

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

IRB Approach												
As of 30/09/2018	As of 31/12/2018											

		Original I	Original Exposure ¹ Of which:		Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
AUSTRALIA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							1,010 291 17,241 0 11,819 834 0 0 0 0 0 834 834 834 0 14	0 268 0 1 5 0 0 0 5 5 5 0 0	1,008 293 18,854 0 13,679 773 0 0 0 0 773 772 0 14	0 260 4,159 0 2,738 266 0 0 0 266 266 266 0 266	0 0 102 0 1 0 0 0 0 0 1 1 1 0 0 0 0 0 0	0 1 59 0 7 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

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

							IRB App	oroach					
				As of 30,	/09/2018					As of 31/	12/2018		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							2,298 1,089 5,695 214 160 1,320 0 0 0 1,320 1,320 1,320 0 30	0 16 0 16 15 0 0 0 0 0	2,355 1,063 5,092 168 150 1,238 0 0 0 0 0 1,238 1,237 0 30	1,905	0 0 4 0 4 4 0 0 0 0 4 4 0 0 0	0 1 4 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total	(1) Q : :											

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



Credit Risk - IRB Approach

Coöperatieve Rabobank U.A.

		IRB Approach											
				As of 30,	/09/2018					As of 31/	12/2018		
		Origina	Original Exposure ¹ Of which: defaulted		Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)					Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
BRAZIL	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							439 147 4,506 0 98 1,003 0 0 0 0 1,003 1,003 1,003 0 104	0 0 398 0 3 38 0 0 0 0 0 38 38 38 0 0	439 147 5,119 0 105 1,117 0 0 0 1,117 1,117 1,117 0 104	607 229 3,234 0 105 374 0 0 0 0 0 374 374 374 0 260	0 0 127 0 1 12 0 0 0 0 0 0 12 12 12 0 0 0	1 0 136 0 1 28 0 0 0 0 0 28 28 28 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

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

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposı	ire amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
NEW ZEALAND	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets						254 9 8,307 0 6,929 0 0 0 0 0 0 0 0 0 0 0 0	0 0 164 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	254 9 9,100 0 7,734 0 0 0 0 0 0 0 0 0 0 0 0	0 1 2,139 0 1,676 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total											

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

		IRB Approach												
				As of 30,	/09/2018					As of 31,	/12/2018			
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
SWITZERLAND	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total							4,575 243 3,939 5 23 0 0 0 0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,575 230 3,427 5 24 0 0 0 0 0 0 0 0 0 3	0 54 900 2 7 0 0 0 0 0 0 0 11) 0) 0) 1) 1) 0) 0) 0) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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

		IRB Approach											
				As of 30	/09/2018					As of 31/	12/2018		
		Origina	l Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
GERMANY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							214 871 3,119 314 69 1,899 0 0 0 0 0 1,899 1,899 1,896 2 9	0 0 41 8 13 40 0 0 0 40 40 40 0 0	220 835 2,953 295 70 1,794 0 0 0 0 0 1,794 1,792 3 9	0 115 1,104 159 14 465 0 0 0 0 0 0 465 464 1 30	0 0 12 2 3 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 10 2 1 3 1 2 12 0 0 0 0 0 0 0 0 0 0 2 12 2 12 2 12 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

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

		IRB Approach											
			As of 30,	/09/2018				As of 31/	12/2018				
		Original Exposure ¹	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and				
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions		
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets					1,249 510 2,776 22 105 1,648 0 0 0 1,648 1,648 1,648 0 38		1,249 473 2,685 23 85 1,490 0 0 0 1,490 1,489 0 38	0 133 1,470 20 58 322 0 0 0 0 0 322 322 322 0 125	C	0 0 0 0 7 20 0 0 0 0 5 32 0 0 0 0 0 0 0 0 0 0 5 32 5 32 5 32 0 0 0 0 0 0 0 0 0 0 0 0		
	IRB Total			before taking into account any effect									

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

							IRB Ap	proach					
				As of 30	/09/2018					As of 31/	/12/2018		
		Origina	l Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
CANADA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							8 225 3,618 168 139 1,177 0 0 0 0 1,177 1,173 4 41	0 0 62 0 12 0 0 0 0 12 12 12 0 0	7 220 3,497 168 139 1,034 0 0 0 0 1,034 1,030 4 41	0 62 1,138 143 36 228 0 0 0 0 0 0 228 228 228 0 78	0 0 20 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 31 1 0 5 0 0 0 0 0 5 5 5 0 0 0
	IRB Total		sure, unlike Exposure										

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



Credit Risk - IRB Approach

Coöperatieve Rabobank U.A.

						IRB Apj	oroach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	(posure ¹	Exposure Value ¹	Risk exposi	ire amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME						79,357 23,639 222,415 22,699 72,426 248,289 215,109 20,442 194,667	0 545 10,859 1,045 5,774 3,102 2,000 1,504 496	79,456 15,071 215,421 22,715 75,132 245,087 213,441 20,451 192,990	1,029 6,666 83,283 6,594 23,548 42,427 33,116 6,734 26,382	988 650 377	5 144 1,075 8 1,105 9 528 7 342
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets						0 33,179 28,097 5,082 3,714	490 0 1,103 1,007 95 0	0 31,646 26,302 5,344 3,714	0 9,311 7,513 1,798 9,434 13,316	0 338 274 64 0	0 0 8 577
	IRB Total ²	(1) Original exposure unlike Expo								156,156		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



		Original I	Exposure ⁺	Exposure Value ¹	Risk expos	sure amount	adjustments and	Original E	xposure ⁺	Exposure Value ¹	Risk exposu	ire amount	adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments							56,611	0	56,602	56	C	0
	Institutions							13,191	530	5,173	1,266	39	40
	Corporates							96,106	7,680	91,526	36,693	2,012	1,895
	Corporates - Of Which: Specialised Lending							16,435	995	16,575	3,535	281	133
	Corporates - Of Which: SME							40,955	5,693	40,936	14,221	1,438	1,014
	Retail							228,017	2,680	226,439	37,380	869	903
	Retail - Secured on real estate property							215,109	2,000	213,441	33,116	650	528
	Retail - Secured on real estate property - Of Which: SME							20,442	1,504	20,451	6,734	377	342
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME							194,667	496	192,990	26,382	273	186
	Retail - Qualifying Revolving							0	0	0	0	C	0
	Retail - Other Retail							12,908	680	12,998	4,265	219	375
	Retail - Other Retail - Of Which: SME							8,490	594	8,331	2,615	158	318
	Retail - Other Retail - Of Which: non-SME							4,417	86	4,666	1,650	62	57
	Equity							2,799	0	2,799	7,168	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB App	oroach					
				As of 31/	/03/2019					As of 30/	06/2019		
		Origina	al Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	kposure ¹	Exposure Value ¹	Risk exposı	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- value ⁻		Of which: defaulted	and provisions		Of which: defaulted	value⁻		Of which: defaulted	and provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							9,474 1,681 45,912 3,958 10,799 8,320 0 0 0 0 0 0 0 0 8,320 7,667 654 196	0 0 1,045 13 21 152 0 0 0 0 0 152 144 8 0	9,475 1,683 43,750 3,984 10,863 7,429 0 0 0 0 0 0 7,429 6,762 666 196	59 469 17,153 1,999 4,149 1,989 0 0 0 0 0 1,989 1,844 144 532		0 1 121 5 30 56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total		osure, unlike Exposu										

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

IRB Ap	oproach
As of 31/03/2019	As of 30/06/2019

		Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments							840	0	837	1	0	0
	Institutions							398	0	410	247	0	0
	Corporates							17,739	406	19,422	4,345	153	50
	Corporates - Of Which: Specialised Lending							25	0	25	14	0	0
	Corporates - Of Which: SME							12,099	0	14,035	2,724	0	7
	Retail							814	12	757	234	3	7
	Retail - Secured on real estate property							0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SME							0	0	0	0	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							814	12	757	234	3	7
	Retail - Other Retail - Of Which: SME							813	12	757	234	3	5 7
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							15	0	15	29	0	0
	Other non credit-obligation assets												
	IRB Total												

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

						IRB App	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets						2,978 926 6,008 160 167 1,344 0 0 0 1,344 1,344 1,344 0 49	0 0 30 0 15 22 0 0 0 0 0 22 21 0 0 0	3,054 972 5,341 131 156 1,265 0 0 0 0 1,265 1,264 0 49	1 410 2,330 62 55 256 0 0 0 0 0 0 256 256 256 0 93		0 0 0 0 3 8 0 0 4 2 5 7 0 0 0 0 0 0 0 0 0 0 5 7 5 7 5 7 0 0 0 0 0 0 0 0 0 0
	IRB Total											

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



Credit Risk - IRB Approach

Coöperatieve Rabobank U.A.

							IRB Ap	proach					
				As of 31/	/03/2019					As of 30/	06/2019		
		Origina	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value⁻		Of which: defaulted	provisions
BRAZIL	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							433 117 4,507 0 83 1,038 0 0 0 0 1,038 1,037 0 108		434 124 5,032 0 92 1,145 0 0 0 1,145 1,145 1,145 0 108	561 228 3,023 0 82 376 0 0 0 0 376 376 376 271	0 0 144 0 1 8 0 0 0 0 0 0 0 0 8	1 0 201 0 0 2 <
	IRB Total												

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

		IRB Approach											
	As of 31/03/2019 As of 30/06/2019												
	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	
(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹	ſ	Of which: defaulted	and provisions	
entral banks and central governments nstitutions orporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Oth							298 19 8,508 0 7,038 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 238 0 0 0 0 0 0 0 0 0 0 0 0 0	298 20 9,350 0 7,860 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 2,282 0 1,771 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 20 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
ns oi ei qi tl	entral banks and central governments stitutions prporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME etail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Wity	Instral banks and central governments stitutions inporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME ctail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME wity her non credit-obligation assets	(min EUR, %)defauitedantral banks and central governments stitutionsdefauitedstitutionsorporatescorporates - Of Which: Specialised Lending Corporates - Of Which: SME estaildefauitedRetail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail -	(min EUR, %)Of which: defaultedentral banks and central governments stitutions proratesentral banks and central governments stitutions proratescorporates - Of Which: Specialised Lending Corporates - Of Which: SME etailentral banks and central governments stitutionsRetail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SMEentral - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SMEentral banks with the secure of th	Of which: defaultedOf which: defaultedentral banks and central governments stitutions rporatesentral governments stitutionsstitutions rporatescorporates - Of Which: Specialised Lending Corporates - Of Which: SME etailentral estate propertyRetail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SMEentral estate property - Of Which: SME estailentral estate property - Of Which: SME estail - Other Retail - Of Which: SME Retail	Of which: (min EUR, %)Of which: defaultedOf which: defaultedintral banks and central governments stitutions reporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SMEImage: Descured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SMEImage: Descured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SMEImage: Descured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SMEImage: Descured on real estate property - Of Which: non-SME <td>Of which: defaultedOf which: defaultedOf which: defaultedprovisionsuntral banks and central governments stitutions reporatesImage: Composition of the second of the</td> <td>(min EUR, %)Of which: defaultedof of which: defaultedprovisionsintral banks and central governmentsdefaulteddefaulteddefaulteddefaulted19stitutions</td> <td>Of which: (min EUR, %)Of which: defaultedOf which: defaultedOf which: defaultedintral banks and central governments2880stitutions90rporatesOf which: Specialised Lending8,508238Corporates - Of Which: SME00Retail - Secured on real estate propertyOf Which: SME00Retail - Secured on real estate property - Of Which: SME000Retail - Secured on real estate property - Of Which: SME0000Retail - Secured on real estate property - Of Which: SME00000Retail - Other Retail - Of Which: SME00<td>Of which: defaultedof which: defaultedprovisionsOf which: defaultedIntral banks and central governmentsdefaulteddefault</td><td>(min EUR, %)Of which: defaultedop ovisionsOf which: defaultedOf which: defaultedintral banks and central governments stitutions rporatesAA29802980stitutions rporatesAAA1902044corporates of Which: Specialised Lending Corporates of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property of Which: SME Retail - Qualifying Revolving Retail - Other RetailAAA00<</td><td>Of which: defaultedOf which: defaultedOf which: defaultedProvisionsOf which: defaultedOf which: defaultedintral banks and central governmentsImage: Comparise of Which: Specialised LendingImage: Comparise of Which: SMEImage: Comparise of Which: SMEI</td></td>	Of which: defaultedOf which: defaultedOf which: defaultedprovisionsuntral banks and central governments stitutions reporatesImage: Composition of the second of the	(min EUR, %)Of which: defaultedof of which: defaultedprovisionsintral banks and central governmentsdefaulteddefaulteddefaulteddefaulted19stitutions	Of which: (min EUR, %)Of which: defaultedOf which: defaultedOf which: defaultedintral banks and central governments2880stitutions90rporatesOf which: Specialised Lending8,508238Corporates - Of Which: SME00Retail - Secured on real estate propertyOf Which: SME00Retail - Secured on real estate property - Of Which: SME000Retail - Secured on real estate property - Of Which: SME0000Retail - Secured on real estate property - Of Which: SME00000Retail - Other Retail - Of Which: SME00 <td>Of which: defaultedof which: defaultedprovisionsOf which: defaultedIntral banks and central governmentsdefaulteddefault</td> <td>(min EUR, %)Of which: defaultedop ovisionsOf which: defaultedOf which: defaultedintral banks and central governments stitutions rporatesAA29802980stitutions rporatesAAA1902044corporates of Which: Specialised Lending Corporates of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property of Which: SME Retail - Qualifying Revolving Retail - Other RetailAAA00<</td> <td>Of which: defaultedOf which: defaultedOf which: defaultedProvisionsOf which: defaultedOf which: defaultedintral banks and central governmentsImage: Comparise of Which: Specialised LendingImage: Comparise of Which: SMEImage: Comparise of Which: SMEI</td>	Of which: defaultedof which: defaultedprovisionsOf which: defaultedIntral banks and central governmentsdefaulteddefault	(min EUR, %)Of which: defaultedop ovisionsOf which: defaultedOf which: defaultedintral banks and central governments stitutions rporatesAA29802980stitutions rporatesAAA1902044corporates of Which: Specialised Lending Corporates of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property of Which: SME Retail - Qualifying Revolving Retail - Other RetailAAA00<	Of which: defaultedOf which: defaultedOf which: defaultedProvisionsOf which: defaultedOf which: defaultedintral banks and central governmentsImage: Comparise of Which: Specialised LendingImage: Comparise of Which: SMEImage: Comparise of Which: SMEI	

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

							IRB Ap	proach					
				As of 31/	/03/2019					As of 30/	06/2019		
		Origina	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original Ex	posure ¹	Exposure	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
SWITZERLAND	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							3,328 263 3,829 5 22 0 0 0 0 0 0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,350 261 3,187 5 22 0 0 0 0 0 0 0 0 0 0 3	0 56 900 1 7 0 0 0 0 0 0 0 0 0 0 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

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

							IRB Ap	proach					
				As of 31,	/03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original Exp	osure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
GERMANY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							90 775 2,928 319 63 2,137 0 0 0 0 0 2,137 2,135 2 9	0 0 68 8 12 51 0 0 0 0 51 51 51 0 0 0	140 735 2,661 302 64 2,019 0 0 0 0 2,019 2,017 2,017 2 9	0 115 1,057 160 12 508 0 0 0 0 0 0 0 0 0 0 508 507 1 32	0 0 19 2 3 15 0 0 0 0 15 15 15 0 0 0	0 0 10 1 1 1 1 1 7 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

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

							IRB Ap	proach					
				As of 31,	/03/2019					As of 30/	06/2019		
		Origina	l Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original Ex	posure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- value⁻		Of which: defaulted	and provisions		Of which: defaulted	value⁻		Of which: defaulted	and provisions
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							723 478 3,211 22 98 1,736 0 0 0 0 1,736 1,736 1,736 0 39	0 0 198 0 4 55 0 0 0 0 55 55 55 0 0	723 462 3,146 23 79 1,566 0 0 0 1,566 1,565 0 39	0 96 1,741 20 50 344 0 0 0 0 0 344 344 344 0 125	0 67 0 1 15 0 0 0 0 0 15 15 0 0 0 0 0 0 0 0	0 0 0 0 7 39 0 0 1 0 5 31 0 0 0 0 0 0 0 0 0 0 5 31 5 31 5 31 5 31 0 0 0 0 0 0
	IRB Total							neign factors or grad					

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

		IRB Approach										
			As of 31/03/2019				As of 30/06/2019					
			Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
CANADA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NE Retail - Other Retail - Of Which - Of Which - Of Which - Of Which - Of Wh						9 311 4,172 178 153 1,253 0 0 0 0 0 1,253 1,249 4 39	0 0 40 0 2 16 0 0 0 16 16 16 0 0	9 321 4,101 179 152 1,115 0 0 0 0 1,115 1,111 4 39	1,308 129 38 245 0 0 0 0		0 0 32 1 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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



	(mln EUR)			On balance sl
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	53 0 1 0 0 0 0 0 55	53 0 1 0 0 0 0 55	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	0 5 12 3 27 100 0 147	0 5 12 3 27 100 0 147	0 5 10 1 27 100 0 143
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	6 0 9 0 7 2 0 2 4	6 0 9 0 7 2 0 24	0 0 0 0 6 2 0 9
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia			

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures				
ce sł	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
sets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	53 0 0 0 0 0 0 0 53	0 0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 4	
0 5 10 1 27 100 0 143	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 2 0 0 0 0 0 4	3 0 0 0 0 0 0 0 0 3	639 0 0 0 0 0 0 0 0 0 6 39		
0 0 0 6 2 0	0 0 0 0 0 0 0 0		6 0 9 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
9	0	0	15	0	0	0	

	Off balar	nce sheet	
	Off-balance sł		
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
39	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
39 244 0 0	0 0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0	
244	0	0	0
0000	0 0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	0



	(mln EUR)			On balance sh
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	463 0 5 2 0 7 0 7 0 477	463 0 5 2 0 7 0 7 0 477	0 0 3 2 0 7 0 7 0 12
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	1,249 0 7 0 0 27 0 1,284	1,249 0 7 0 0 27 0 1,284	0 0 2 0 0 27 0 27 0 30
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	35 5 39 57 10 75 0 222	35 5 39 57 10 75 0 222	0 5 6 57 10 75 0 154
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	0 0 37 0 15 0 0 52	0 0 37 0 15 0 0 0 52	0 0 0 0 15 0 0 0 15
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia			

General governments exposures by country of the counterparty

				As of 31/12/2018	3			
			Direc	t exposures				
	On balance sh	neet				Deriva	tives	
					Derivatives with pos	itive fair value	Derivatives with	negative fa
amount of re financial of short ons)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
463 0 5 2 0 7 0 477	0 0 3 2 0 7 0 7 0 12	0 0 0 0 0 0 0 0 0 0	463 0 0 0 0 0 0 0 4 63	0 0 2 0 0 0 0 0 2 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
1,249 0 7 0 0 27 0 1,284	0 0 2 0 0 27 0 27 0 30	0 0 0 0 0 0 0 0 0 0 0	403 1,249 0 0 0 0 0 0 0 0 0 1,249	0 0 6 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
35 5 39 57 10 75 0	0 5 6 57 10 75 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	35 0 34 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
222	154	0	0	68	0	0	0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 37 0 15 0 0 52	0 0 0 0 15 0 0 15	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 37 0 0 0 0 0 37	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
52								

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Drovisions	
al amount	Nominai	Provisions	
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	
0	0	0	0
0 0 0 0 0 0 0	000000	0 0 0 0 0 0	
0	0 0 0	0	
0 0 0 0 0	0 0 0 0 0	0 0 0	0
0 0 0	0	0 0 0 0 0 0	
0 0 0 0	0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0 0 0 0	
0 0 0	0 0 0	0 0 0	0
0 0 0	0 0	0 0	
0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	
0	0	0	0
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0	0 0 0	0 0 0	18
Ŭ			



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	8,313 1 121 2 9 392 246 9,084	8,313 1 121 2 9 392 246 9,084	34 2 54
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	0 0 11 0 0 0 0 0 11	0 0 11 0 0 0 0 11	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Romania		11	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia			

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures				
e sl	heet				Derivat	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
ts	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
16 1 1 9 300 219 46	566 0 0 0 0 0 0 0 5 66	7,646 0 0 0 0 0 0 0 7,646	85 0 120 1 0 92 27 326	38 76 137 369 151 0 70 842	2,610 7,118 3,956 10,516 6,872 0 173 31,245	5 59 10 272 525 262 124 1,257	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 11 0 0 0 0 0 11	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	

al amount Off balance sheet exposures Off-balance sheet exposures Risk weighte exposure amount	
Grain value Off-balance sheet exposures Fair value Risk weighte exposure and ex	
Fair value Risk weighte Risk weighte Rominal Provisions	
Nominal Provisions	
Nominal Provisions exposure amo	
Nominal Provisions exposure amo	ed
al amount	
2,080 129 0 3,740 0 0 950 0 0 3,201 0 0	
3,201 0 0 5,637 0 0 3,122 0 0 510 0 0	
19,240 129 0 0 0 0 0 0 0	19
0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0 0	0
0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6



	(mln EUR)			On balance st
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	5 0 12 0 0 0 0 5 22	5 0 12 0 0 0 0 5 22	5 0 0 0 0 0 5 10
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 0 14 1 1 0 0 0 17	0 0 14 1 1 0 0 0 17	0 0 0 1 0 0 0 2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 26 0 0 0 0 0 0 26	0 0 26 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	0 0 10 0 0 0 0 10	0 0 10 0 0 0 0 10	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia	1,004 0 4 0 0 0 0 1,012	1,004 0 4 0 0 0 0 1,012	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 6 7 4 1 53 0 71	0 6 7 4 1 53 0 71	0 5 0 1 53 0 59
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong	234 0 0 0 0 0 0 0 234 234	234 0 0 0 0 0 0 0 234	0 0 0 0 0 0 0 0 0 0 0 0

General governments exposures by country of the counterparty

				As of 31/12/2018	3			
			Direc	ct exposures				
	On balance sl	heet				Derivat	tives	
					Derivatives with pos	itive fair value	Derivatives with	negative fa
rrying amount of ivative financial s (net of short oositions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
5 0 12 0 0 0 5 22	5 0 0 0 0 0 5 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 12 0 0 0 0 0 0 12	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 14 1 1 0 0 0 17	0 0 0 1 0 0 2	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 14 1 0 0 0 0 15	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 26 0 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 26 0 0 0 0 0 0 2 6	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
20				20				
0 0 10 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 0 0 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
1,004 0 4 4 0 0 0 0 1,012	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	1,004 0 0 0 0 0 0 0 0 0 1,004	10 0 4 4 0 0 0 0 8	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
1,012 0 6 7 4 1 53 0 71	0 5 0 0 1 53 0 59	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 7 4 0 0 0 0 12	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
234 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	234 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
234	0	0	234	0	0	0	0	1

	Off balar	nce sheet	
	Off-balance st	neet exposures	
air value			
			Risk weighted exposure amount
			exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0	3
000	0	0 0 0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0
0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0 0 0	1
0	0	0	1
0 0 0	0 0 0	0 0 0	
0 0 0 0 0	0 0 0 0	0 0 0 0 0	
-	0	0 0 0	0
0	0	0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	
0	0	0	0
0 0 0	0 0 0	0 0 0	
0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
0	0	0	0
0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0 0	0 0	0	
0	0	0	51



				On balance s
	(mln EUR)			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.	2,191 3 172 31 5 4 0 2,406	2,191 3 172 31 5 4 0 2,406	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China	13 0 11 0 0 0 0 0 24	13 0 11 0 0 0 0 0 24	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland	0 0 2 0 0 0 0 0 0 0 2	0 0 2 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	280 0 3 0 0 0 0 283	280 0 3 0 0 0 0 0 283	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA	0 0 1 0 0 0 0 0 1	0 0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	466 0 22 0 0 0 0 0 0 488	466 0 22 0 0 0 0 0 0 488	0 0 0 0 0 0 0 0 0 0 0 0

General governments exposures by country of the counterparty

				As of 31/12/2018	3			
			Direc	ct exposures				
	On balance st	heet				Derivat	tives	
						itive fair value	Derivatives with	negative fa
unt of incial ort	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
2,191 3 172 31 5 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2,054 0 0 0 0 0 0 0	137 3 172 31 5 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
2,406 13 0 11 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	2,054 13 0 0 0 0 0 0 0 0	352 0 0 11 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
24 0 2 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	13 0 0 0 0 0 0 0 0 0	11 0 0 2 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
280 0 3 0 0 0 0 283	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 280 0 0 0 0 0 0 0 0 280	2 0 0 3 0 0 0 0 0 0 0 3 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
233 0 0 1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
466 0 22 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	434 0 0 0 0 0 0 0 0	32 0 22 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
488	0	0	434	54	0	0	0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
fair value			Risk weighted
al amount	Nominal	Provisions	exposure amount
0 0 0 0 0 0 0	39 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	49
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	5
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	2
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	20
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	1
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	O 0 0 0 0 0 0 0 0 0 0	0
Ŏ	Ő	Ő	611



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa	149 0 0 0 0 0 0 149	149 0 0 0 0 0 0 0 149	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	468 0 3 0 0 0 0 470	468 0 3 0 0 0 0 0 470	

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others". (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen. Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

			As of 31/12/2018	}			
		Direc	ct exposures				
e sh	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	149 0 0 0 0 0 0 0 0 149	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0	0	196 0	271	0	0	0	
0	0	0	3	0	0	0	
0 0	0	0	0	0 50	0 275	0	
0 0	0 0	0	0 0	0 10	0 25	0	
0	0	196	274	60	300	0	

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe,

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0	37 0	0 0	
0 0	0 0	0 0	
0 0	0	0	
0 0	0 0 37	0 0	13
0 50	90 0	0 0	
0	0	0	
0 0	0 0	0	
0 0	0 0	0 0	
50	90	0	174
		.	



				On balance sl
	(mln EUR)			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	56 0 2 0 1 0 0 0 58	56 0 2 0 1 0 0 0 58	0 0 0 1 0 0 0 0 1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	26 0 20 18 39 0 0 0 103	26 0 20 18 39 0 0 0 103	26 0 4 16 39 0 0 0 85
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Bulgaria	105	105	
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia			

General governments exposures by country of the counterparty

			As of 30/06/2019)			
		Direc	ct exposures				
nce sl	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
issets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 1 0 0	0 0 0 0 0 0 0 0	56 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
1 26 0 4 16 39 0 0 0 85	0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 0 0 0 0 0 0 0 0 0 0 0 0	2 0 15 2 0 0 0 0 17	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
03							
0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 6 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0	0	0	6	0	0	0	

	Off balar	nce sheet	
	Off-balance s	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0 0	0 0 0 0	0
0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	2
0 0 0 0 0	0 0 0 0 0	0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0 0	0



	(mln EUR)			On balance sl
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	473 7 2 0 0 0 0 0 482	473 7 2 0 0 0 0 0 482	0 7 0 0 0 0 0 0 7
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	723 5 5 0 0 29 15 778	723 5 5 0 0 29 15 778	0 5 4 0 0 29 15 53
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	0 5 116 19 0 20 0 159	0 5 116 19 0 20 0 159	0 5 91 15 0 20 0 131
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	32 0 37 0 15 0 0 84	32 0 37 0 15 0 0 84	32 0 0 0 15 0 0 47
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia			47

General governments exposures by country of the counterparty

				As of 30/06/2019				
			Direc	ct exposures				
	On balance sl	heet				Deriva	tives	
					Derivatives with pos	sitive fair value	Derivatives with	negative fa
nount of nancial short	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
473 7 2 0 0 0 0 0 0 482	0 7 0 0 0 0 0 0 7	0 0 0 0 0 0 0 0 0 0 0	473 0 0 0 0 0 0 0 0 473	0 0 2 0 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
723 5 5 0 0 29 15 778	0 5 4 0 0 29 15 53	0 0 0 0 0 0 0 0 0 0	723 0 0 0 0 0 0 0 0 0 723	2 0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
0 5 116 19 0 20 0 159	0 5 91 15 0 20 0 131	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 25 3 0 0 0 0 28	0 0 0 0 49 11 0 60	0 0 0 0 275 25 0 300	0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
32 0 37 0 15 0 0 8 4	32 0 0 15 0 0 47	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 37 0 0 0 0 0 0 38	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	0
000	0 0 0	0 0 0 0 0 0	
0 0 0 0	0 0 0 0	0	
0		0	0
50 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0	0 0	0	
50	0	0	0
0	0	0	
0 0 0 0	0 0 0 0	0 0 0 0 0	
0 0	0 0		
0 0 0	0 0 0	0 0 0	0
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	
0	0	0	0
0 0 0	0 0 0	0 0 0	
0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0 0	0 0	0 0	19



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	6,380 82 149 2 69 280 239 7,201	6,380 82 149 2 69 280 239 7,201	1 36
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	0 0 10 0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 0 0 0 10	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia			

General governments exposures by country of the counterparty

			As of 30/06/2019)				
		Direc	ct exposures					
e sl	heet				Derivat	tives		
				Derivatives with pos	itive fair value	Derivatives with negative f		
ts	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona	
0 82 0 19 85 178 65	423 0 0 0 0 0 0 0 423	5,762 0 0 0 0 0 0 0 0 5, 762	78 0 149 2 50 194 61 534	31 26 286 258 87 0 84 773	2,315 1,559 8,333 8,979 2,523 0 168 23,877	0 31 95 335 555 114 183 1,314		
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
5								

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
-1	Nominai	FIOUSIONS	
al amount			
4,030 2,075 1,400	411 0	0	
1,400 4,400 5,210	0 0 0	0 0 0	
4,400 5,210 1,150 510 18,775	0 0 411	0 0 0	56
0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	1
0 0 0	0 0 0	0 0 0	-
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	5
0	0 0 0	0 0 0	
0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0 0 0	0
			-



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	11 7 13 0 0 0 7 7 38	11 7 13 0 0 0 7 7 38	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 7 18 0 0 0 0 0 25	0 7 18 0 0 0 0 0 25	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 19 0 0 0 0 0 0 19	0 0 19 0 0 0 0 0 19	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	0 0 14 0 0 0 0 0 15	0 0 14 0 0 0 0 0 15	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia	830 27 8 3 0 0 0 0 868	830 27 8 3 0 0 0 0 868	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	0 2 13 6 10 11 0	0 2 13 6 10 11 0	
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Hong Kong	41 236 0 0 0 0 0 0 236	41 236 0 0 0 0 0 0 0 0 236	

General governments exposures by country of the counterparty

				As of 30/06/2019	9			
			Dire	ect exposures				
	On balance sl	heet				Derivat	tives	
					Derivatives with pos	sitive fair value	Derivatives with	negative fa
rrying amount of rivative financial s (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
11 7 13 0 0 0 7	11 0 0 0 0 0 0 7			7 13 0 0 0 0 0			0 0 0 0 0 0 0	
38 0 7 18 0 0 0 0	18 0 7 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 18 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
25 0 19 0 0 0 0 0 0 19	7 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 19 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
19								
0 0 14 0 0 0 0 0 15	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 14 0 0 0 0 0 15	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
830 27 8 3 0 0 0 0 8 68	0 27 0 0 0 0 0 0 28	0 0 0 0 0 0 0 0 0 0 0	830 0 0 0 0 0 0 8 30	0 0 7 3 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 2 13 6 10 11 0 41	0 2 5 1 10 11 0 29	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 5 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
236 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	236 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
236	0	0	236	0	0	0		1

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0	0 0 0	0 0 0	
0 0 0	0	0	6
0 0 0 0	0 0 0 0	0 0 0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0	
0	0	0	0
0	0 0 0	0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0	0 0	
0	0	0	1
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0 0 0	
0		0 0 0	0
0 0 0 0	0	0 0	
0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	
0	0 0 0	0	0
0 0 0	0 0	0 0	
0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
0	0 0 0	0	0
0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0 0	0 0	0	
0	0	0	53



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.	2,107 3 171 21 7 3 0	2,107 3 171 21 7 3 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	China	2,311 13 0 5 0 0 0 0 0	2,311 13 0 5 0 0 0 0 12	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland	18 0 0 2 0 0 0 0 0 0 0 0 2 2 0 0 0 2 2	18 0 0 2 0 0 0 0 0 0 0 0 2	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	324 0 2 0 0 0 0 0 0 326	324 0 2 0 0 0 0 0 0 0 326	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	458 0 20 0 0 0 0 0 0 477	458 0 20 0 0 0 0 0 0 477	

General governments exposures by country of the counterparty

			As of 30/06/2019)			
		Direc	ct exposures				
e sł	neet				Deriva	tives	
				Derivatives with pos	Derivatives with	negative fa	
ts	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
19 0 0 2 1 0	0 0 0 0 0 0 0 0 0	1,938 0 0 0 0 0 0 0	150 3 170 21 5 2 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
22 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	1,938 13 0 0 0 0 0 0 0 0 13 13 13 13 13 13 13 13 13 13 13 13 13	351 0 5 0 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 0 0 2	104 82 1 9 8 0 0 0 204	14,795 24,015 488 523 452 0 0 0 40,272	45 27 15 3 0 0 0 89	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	324 0 0 0 0 0 0 0 0 0 324	0 0 2 0 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	424 0 0 0 0 0 0 0 0	34 0 20 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0	0	424	54	0	0	0	

	Off balar	nce sheet	
	Off-balance sl	neet exposures	
fair value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0 0	53 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 53 0	0 0 0	59
0 0 0 0	0 0 0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	4
10,824 8,914 1,408	0 0 0	0 0 0	
276 0 0 0	0 0 0 0	0 0 0 0	
21,422 0 0	0 0 0	0 0 0	2
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	12
000	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	
0	0 0	0	0
0 0 0	0 0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0 0	0
0 0 0 0	0 0 0	0 0 0 0 0	
0 0 0	0 0 0 0 0 0 0 0 0	0 0 0	
0	0	0	555



		As of 30/06/2019												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with positive fair value		Derivatives with negative fair value				
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more		171 0 0 0	171 0 0 0	0 0 0 0		0 0 0 0	171 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	60 0 0 0	0 0 0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Africa	000000000000000000000000000000000000000	0 0 0 171	0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 0 0 60	000000000000000000000000000000000000000	15
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [171 458 0 3		0 0 0	0 0 0	189 0		0 0 0		0 0 0	0 0 0	100 0	0 0	15
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Others	0	3 0 0	0 0 0	0	0	0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[5Y - 10Y [[10Y - more Total	-	0 0 461	0 0 461	0 0 0	0 0 0	0 0 189	0 0 272	0 0 0	0 0	0 0 0	0 0	0 0 100	0 0 0	184
	<u>I</u>	Notes and definitions		•	V	109		U	V	•	V	130	U U	104

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018. (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others". (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities. (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen. Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecuador, El Salvador, Grenada, Guadeloupe, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe,



			As of 30/09/20	18			As of 31/12/2018						
	Gross carry	ing amount		Accumulated i accumulated o value due to c provisions ⁴	changes in fair	Collaterals and financial	Gross car		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴	
	Of which performing but past due >30	performing but past due >30 days and <=90 Of which non-performing		On performing performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing exposures	
			exposures		exposures		days and <=90 days		Of which:	exposures ² exposures ³			
(mln EUR)			defaulted						_	defaulted			
Debt securities (including at amortised cost and fair value)							18,293	104	0	0	3	0	0
Central banks							430	0	0	0	0	0	0
General governments							13,561	0	0	0	2	0	0
Credit institutions							2,938	104	0	0	0	0	0
Other financial corporations							1,191	0	0	0	1	0	0
Non-financial corporations							173	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)							527,571	1,522	18,436	17,789	588	4,100	11,317
Central banks							72,524	0	0	0	0	0	0
General governments							1,897	13	34	33	1	7	22
Credit institutions							18,185	5	343	339	2	19	0
Other financial corporations							26,077	21	605	596	11	181	352
Non-financial corporations							212,708	1,363	14,873	14,252	493	3,548	8,782
of which: small and medium-sized enterprises at amortised cost							77,397	955	4,223	4,035	234	900	2,807
Households							196,179	120	2,582	2,569	81	345	2,162
DEBT INSTRUMENTS other than HFT							545,864	1,626	18,436	17,789	591	4,100	11,317
OFF-BALANCE SHEET EXPOSURES							86,933		872	711	41	68	63

generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Coöperatieve Rabobank U.A.

⁷ 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⁾ Insitutions 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⁾ Insitutions 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are





	As of 31/03/2019					As of 30/06/2019							
	Gross carrying amount			accumulated c	ted impairment, ted changes in fair to credit risk and Collaterals and ⁴ financial			Gross carryi	ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
	Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)	days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	– exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)							14,052	217	0	0	3	0	0
Central banks							680	0	0	0	0	0	0
General governments							9,814	47	0	0	2	0	0
Credit institutions							3,128	171	0	0	0	0	0
Other financial corporations							280	0	0	0	1	0	0
Non-financial corporations							151	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)							532,676	1,936	16,841	16,427	630	3,192	10,264
Central banks							62,942	0	0	0	1	0	0
General governments							2,156	12	28	28	3	7	16
Credit institutions							31,451	1	414	414	2	20	0
Other financial corporations							31,774	53	350	345	14	89	165
Non-financial corporations							210,921	1,759	14,048	13,650	534	2,896	8,328
of which: small and medium-sized enterprises at amortised cost							99,602	1,254	4,789	4,408	305	848	3,110
Households							193,433	111	2,001	1,990	76	179	1,755
DEBT INSTRUMENTS other than HFT							546,728	2,154	16,841	16,427	633	3,192	10,264
OFF-BALANCE SHEET EXPOSURES							87,662		1,017	981	47	123	33

 (1) For the definition of non-performing exposures please refer to COMMISSION IM
 (2) Insitutions report here collective allowances for incurred but not reported losse
 (3) Insitutions report here specific allowances for financial assets, individually and e
 (4) For the on-balance sheet items, accumulated impairments and accumulated neg according to the FINREP framework (templates F 18.00 / F 19.00), which follows a instruments, the same item ('Accumulated impairment, accumulated changes in fai generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Coöperatieve Rabobank U.A.

(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) Insitutions 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) Insitutions 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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are

EBA EUROPEAN BANKING AUTHORITY

	As of 30/09/2018					As of 31/12/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance	
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)						11,487	8,458	1,884	1,847	6,991	
Central banks						0	0	0	0	0	
General governments						3	3	0	0	2	
Credit institutions						39	34	18	18	0	
Other financial corporations						554	476	137	137	375	
Non-financial corporations						9,242	6,770	1,612	1,578	5,165	
of which: small and medium-sized enterprises at amortised cost						2,417	1,535	249	245	1,728	
Households						1,650	1,176	117	114	1,449	
DEBT INSTRUMENTS other than HFT						11,487	8,458	1,884	1,847	6,991	
Loan commitments given						404	205	8	7	0	

⁽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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

EBA EUROPEAN BANKING AUTHORITY

					As of 30/06/2019						
	Gross carrying amount of exposures with forbearance measures		As of 31/03/2019 Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures	
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)						11,044	7,813	1,504	1,463	7,049	
Central banks						0	0	0	0	0	
General governments						7	7	0	0	6	
Credit institutions						36	33	19	19	0	
Other financial corporations						285	223	51	51	183	
Non-financial corporations						9,250	6,591	1,375	1,338	5,523	
of which: small and medium-sized enterprises at amortised cost						3,086	1,745	231	225	2,372	
Households						1,465	958	59	56	1,337	
DEBT INSTRUMENTS other than HFT						11,044	7,813	1,504	1,463	7,049	
Loan commitments given						421	213	27	26	0	

(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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures