



## Spring 2020 EU-wide Transparency Exercise

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

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

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

Coöperatieve Rabobank U.A.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period		33,596	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		33,596	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		38,753	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		38,753	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		51,960	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		51,960	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
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets		205,797	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		205,797	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		16.32%	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		16.32%	(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		18.83%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		18.83%	(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		25.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		25.25%	(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) )	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		610,654	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		6.35%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## Spring 2020 EU-wide Transparency Exercise

### Leverage ratio

Coöperatieve Rabobank U.A.

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		38,753	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		38,441	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		610,654	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		610,654	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		6.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		6.3%	C 47.00 (r330,c010)	

Spring 2020 EU-wide Transparency Exercise  
Capital

Coöperatieve Rabobank U.A.

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS		51,960	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)		33,596	C 01.00 (r020,c010)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,424	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		28,906	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income		-753	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves		0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR	
	A.1.5	Funds for general banking risk		0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital		0	C 01.00 (r230,c010)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters		-45	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)		-830	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 CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-228	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		-721	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets		-4	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		-26	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 (-)		-26	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 institution 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 institution 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 exceeding the 17.65% threshold		0	C 01.00 (r510,c010)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-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		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 (+/-)		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)			5,158	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments			4,847	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			313	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)			38,753	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			13,207	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments			13,207	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)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		205,797	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included		0	C 05.01 (r010,c040)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		16.32%	CA3 {1}	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)		18.83%	CA3 {3}	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)		25.25%	CA3 {5}	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		33,596	[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)]	-	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		16.32%	[D]/[B-B.1]	-	
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	-	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	-	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	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



## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Coöperatieve Rabobank U.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)		158,075	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		15,629	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		4,768	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		117,388	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		8,964	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)		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 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		1,277	C 02.00 (R640, c010)
Settlement risk		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		2,060	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)		3,990	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach		656	C 02.00 (R530, c010)
Of which IMA		3,333	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0	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+C 02.00_910_010
Large exposures in the trading book		0	C 02.00 (R680, c010)
Operational risk		31,800	C 02.00 (R590, c010)
Of which basic indicator approach		0	C 02.00 (R600, c010)
Of which standardised approach		0	C 02.00 (R610, c010)
Of which advanced measurement approach		31,800	C 02.00 (R620, c010)
Other risk exposure amounts		5,540	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total		205,797	

## Spring 2020 EU-wide Transparency Exercise

### P&L

Coöperatieve Rabobank U.A.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income		16,869
Of which debt securities income		428
Of which loans and advances income		15,128
Interest expenses		8,403
(Of which deposits expenses)		2,586
(Of which debt securities issued expenses)		3,893
(Expenses on share capital repayable on demand)		0
Dividend income		21
Net Fee and commission income		1,989
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		450
Gains or (-) losses on financial assets and liabilities held for trading, net		-17
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		77
Gains or (-) losses from hedge accounting, net		70
Exchange differences [gain or (-) loss], net		26
Net other operating income /(expenses)		614
<b>TOTAL OPERATING INCOME, NET</b>		<b>11,695</b>
(Administrative expenses)		7,020
(Depreciation)		427
Modification gains or (-) losses, net		17
(Provisions or (-) reversal of provisions)		206
(Commitments and guarantees given)		43
(Other provisions)		163
Of which pending legal issues and tax litigation <sup>1</sup>		-6
Of which restructuring <sup>1</sup>		93
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		932
(Financial assets at fair value through other comprehensive income)		-1
(Financial assets at amortised cost)		933
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		304
(of which Goodwill)		1
Negative goodwill recognised in profit or loss		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		193
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		25
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>3,041</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>2,203</b>
Profit or (-) loss after tax from discontinued operations		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>2,203</b>
Of which attributable to owners of the parent		2,158

<sup>(1)</sup> Information available only as of end of the year

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

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Coöperatieve Rabobank U.A.

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					64,493				IAS 1.54 (i)	
Financial assets held for trading					21,606	1,685	19,733	188	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					1,905	72	619	1,213	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss					101	100	0	1	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income					13,505	11,609	1,671	226	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost					461,352				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting					3,847	0	3,847	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					7,044				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>					16,744					
<b>TOTAL ASSETS</b>					<b>590,598</b>				<b>IAS 1.9(a), IG 6</b>	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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	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	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	
Financial assets at fair value through other comprehensive income	Debt securities							11,373	1,562	0	-1	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances							206	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities							162	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances							429,599	20,429	15,104	-370	-347	-3,226	Annex V. Part 1.32, 44(a)

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

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading		19,938	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		6,328	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		510,515	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		4,535	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		1,012	IAS 37.10; IAS 1.54(l)
Tax liabilities		616	IAS 1.54(n-o)
Share capital repayable on demand		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		6,217	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		91	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>		0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>		<b>549,252</b>	<b>IAS 1.9(b);IG 6</b>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives			24,074	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		399	Annex V.Part 1.31
Deposits	Central banks		17,118	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		3,015	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		4,600	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,542	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		21,286	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		1,273	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		40,920	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		14,791	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		105,863	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		53,401	ECB/2013/33 Annex 2.Part 2.9.1
Households		174,741	Annex V.Part 1.42(f), 44(c)	
of which: Current accounts / overnight deposits		19,423	Annex V.Part 1.42(f), 44(c)	
Debt securities issued			151,772	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			15,777	Annex V.Part 1.37
Other financial liabilities			542	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>			<b>541,315</b>	





### Spring 2020 EU-wide Transparency Exercise

#### Market Risk

Coöperatieve Rabobank U.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments		0											55	14	153	44								
Of which: General risk		0											0	0	0	0								
Of which: Specific risk		0											0	0	0	0								
Equities		0											0	0	0	0								
Of which: General risk		0											0	0	0	0								
Of which: Specific risk		0											0	0	0	0								
Foreign exchange risk		0											2	1	7	0								
Commodities risk		654											2	1	5	1								
<b>Total</b>		<b>654</b>											<b>54</b>	<b>13</b>	<b>142</b>	<b>44</b>	<b>70</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,333</b>

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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks				1,658	1,943	2,162		
	Regional governments or local authorities				0	0	0		
	Public sector entities				14	14	14		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				1,051	1,051	256		
	Corporates				13,276	8,531	8,392		
	of which: SME				2,840	2,697	2,576		
	Retail				5,031	4,439	3,120		
	of which: SME				3,519	3,185	2,179		
	Secured by mortgages on immovable property				2,128	1,420	594		
	of which: SME				1,348	733	279		
	Exposures in default				1,063	857	964	203	
	Items associated with particularly high risk				127	127	190		
	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 <sup>2</sup>				24,349	18,381	15,691	243		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks				1,001	1,285	2,104		
	Regional governments or local authorities				0	0	0		
	Public sector entities				14	14	14		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				9	9	4		
	Corporates				1,657	1,482	1,405		
	of which: SME				2,840	2,697	2,576		
	Retail				1,807	1,268	820		
	of which: SME				870	551	282		
	Secured by mortgages on immovable property				1,706	1,083	426		
	of which: SME				1,313	698	261		
	Exposures in default				201	184	237	14	
	Items associated with particularly high risk				127	127	190		
	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 <sup>2</sup>				14,000	12,000	10,000	14		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks				215	215	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				257	257	51		
	Corporates				2,550	206	206		
	of which: SME				0	0	0		
	Retail				327	327	245		
	of which: SME				9	9	6		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				34	32	47	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				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>				3,000	2,000	2,000	3		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRALIA	Central governments or central banks				54	54	5		
	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				498	498	100		
	Corporates				315	220	219		
	of which: SME				45	44	43		
	Retail				211	193	141		
	of which: SME				45	45	29		
	Secured by mortgages on immovable property				278	214	107		
	of which: SME				0	0	0		
	Exposures in default				35	35	35	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				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>				1,000	1,000	1,000	2		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks				11	11	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				553	291	290		
	of which: SME								
	Retail				117	116	115		
	of which: SME				57	56	40		
	Secured by mortgages on immovable property				57	56	40		
	of which: SME				0	0	0		
	Exposures in default				5	5	5	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				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							1		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BRAZIL	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				61	61	19		
	Corporates				3,341	3,260	3,220		
	of which: SME								
	Retail				1,221	1,211	1,172		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				472	362	387	110	
	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 <sup>2</sup>							124		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NEW ZEALAND	Central governments or central banks				153	153	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				100	100	20		
	Corporates				42	34	34		
	of which: SME								
	Retail				12	12	12		
	of which: SME				406	386	286		
	Secured by mortgages on immovable property				319	318	236		
	of which: SME				104	83	41		
	Exposures in default				4	4	4	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				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							2		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks				24	24	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				39	39	16		
	Corporates				737	374	372		
	of which: SME								
	Retail				16	15	14		
	of which: SME				394	393	280		
	Secured by mortgages on immovable property				394	393	280		
	of which: SME				0	0	0		
	Exposures in default				10	6	6	4	
	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 <sup>2</sup>							5		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks				2	2	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				1	1	0		
	Corporates				551	273	268		
	of which: SME				197	197	192		
	Retail				73	72	44		
	of which: SME				73	72	44		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				1	0	0	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 <sup>2</sup>							2		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CANADA	Central governments or central banks				12	12	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				562	43	43		
	of which: SME				0	0	0		
	Retail				1	1	1		
	of which: SME				1	1	1		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	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				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks				0	0	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				3	3	2		
	Corporates				37	37	36		
	of which: SME				11	11	11		
	Retail				80	79	53		
	of which: SME				80	79	53		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				2	2	2	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				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							1		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments					76,965	0	76,947	984	0	23
	Institutions					23,602	18	14,429	6,068	5	14
	Corporates					222,275	10,954	215,806	83,289	3,869	2,591
	Corporates - Of Which: Specialised Lending					21,342	981	21,032	4,811	330	172
	Corporates - Of Which: SME					72,595	4,907	75,234	24,240	1,242	952
	Retail					248,579	4,037	242,452	34,738	2,916	1,233
	Retail - Secured on real estate property					214,185	2,867	210,210	25,322	2,642	546
	Retail - Secured on real estate property - Of Which: SME					20,130	1,239	19,858	4,694	195	347
	Retail - Secured on real estate property - Of Which: non-SME					194,055	1,628	190,352	20,628	2,446	200
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					34,394	1,171	32,242	9,417	274	686
	Retail - Other Retail - Of Which: SME					29,306	1,075	26,886	7,611	210	627
	Retail - Other Retail - Of Which: non-SME					5,088	96	5,356	1,805	65	59
	Equity					3,541	0	3,541	8,964	0	0
	Other non credit-obligation assets										
IRB Total <sup>2</sup>								145,370			

(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 Securitisation position.

		IRB Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments					51,418	0	51,343	40	0	0
	Institutions					14,527	9	6,071	1,413	3	5
	Corporates					95,393	7,156	90,623	36,126	2,067	1,586
	Corporates - Of Which: Specialised Lending					17,384	917	17,334	3,276	306	158
	Corporates - Of Which: SME					40,797	4,853	40,660	14,440	1,238	881
	Retail					226,125	3,460	221,857	29,214	2,713	982
	Retail - Secured on real estate property					213,055	2,840	209,082	25,097	2,595	540
	Retail - Secured on real estate property - Of Which: SME					20,086	1,235	19,814	4,683	194	346
	Retail - Secured on real estate property - Of Which: non-SME					192,969	1,605	189,267	20,414	2,401	195
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					13,070	619	12,776	4,117	118	442
	Retail - Other Retail - Of Which: SME					8,721	534	8,157	2,475	56	387
	Retail - Other Retail - Of Which: non-SME					4,350	86	4,619	1,642	62	55
	Equity					2,458	0	2,458	6,139	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 Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments					13,038	0	13,038	5	0	0
	Institutions					851	0	933	422	0	1
	Corporates					43,792	1,196	41,787	16,382	574	155
	Corporates - Of Which: Specialised Lending					1,426	0	1,421	634	0	2
	Corporates - Of Which: SME					10,565	10	10,627	4,117	3	44
	Retail					8,713	204	7,813	2,148	57	73
	Retail - Secured on real estate property					31	0	31	3	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					31	0	31	3	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					8,682	204	7,782	2,145	57	73
	Retail - Other Retail - Of Which: SME					7,955	195	7,055	1,985	54	69
	Retail - Other Retail - Of Which: non-SME					727	9	726	160	3	4
	Equity					360	0	360	1,094	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 Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRALIA	Central banks and central governments					1,025	0	1,020	1	0	0
	Institutions					119	0	122	26	0	0
	Corporates					18,631	526	20,467	5,017	290	54
	Corporates - Of Which: Specialised Lending					25	0	25	11	0	0
	Corporates - Of Which: SME					12,335	0	14,292	3,077	0	10
	Retail					940	16	876	295	4	7
	Retail - Secured on real estate property					10	0	10	1	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					10	0	10	1	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					930	16	866	294	4	7
	Retail - Other Retail - Of Which: SME					920	16	866	294	4	7
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					16	0	16	31	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 Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments					2,611	0	2,676	2	0	0
	Institutions					1,006	9	1,060	432	3	1
	Corporates					5,686	81	5,344	2,284	26	7
	Corporates - Of Which: Specialised Lending					116	0	113	45	0	0
	Corporates - Of Which: SME					159	14	145	39	4	1
	Retail					1,459	55	1,372	274	16	13
	Retail - Secured on real estate property					40	0	40	4	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					40	0	40	4	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,419	55	1,332	270	16	13
	Retail - Other Retail - Of Which: SME					1,419	55	1,332	270	16	13
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					44	0	44	84	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 Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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: non-SME								
	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									
IRB Total									

<sup>(1)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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: non-SME								
	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									
IRB Total									

<sup>(1)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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: non-SME								
	Equity								
Other non credit-obligation assets									
IRB Total									

<sup>(1)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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: non-SME								
	Equity								
Other non credit-obligation assets									
IRB Total									

<sup>(1)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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 - Qualifying Revolving								
	Retail - Other Retail								
	Retail - Other Retail - Of Which: SME								
	Retail - Other Retail - Of Which: non-SME								
	Equity								
Other non credit-obligation assets									
IRB Total									

<sup>(1)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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 - Qualifying Revolving								
	Retail - Other Retail								
	Retail - Other Retail - Of Which: SME								
	Retail - Other Retail - Of Which: non-SME								
	Equity								
Other non credit-obligation assets									
IRB Total									

<sup>(1)</sup> 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).













**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Coöperatieve Rabobank U.A.

As of 31/12/2019

		Direct exposures														Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet						
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		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		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[ 0 - 3M [	Africa	180	180	0	0	0	0	180	0	0	0	0	0	0	0	43	0	28
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>180</b>	<b>180</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>180</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>0</b>		
[ 0 - 3M [	Others	446	315	0	0	191	321	0	0	0	0	0	0	0	120	0	194	
[ 3M - 1Y [		0	-2	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		0	-42	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		0	-213	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		0	-20	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>447</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>191</b>	<b>323</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>120</b>	<b>0</b>			

**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 hold non-domestic 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 counterparties 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 counterparties (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 counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, 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, 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, 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.

### Spring 2020 EU-wide Transparency Exercise

#### Performing and non-performing exposures

Coöperatieve Rabobank U.A.

	As of 30/09/2019							As of 31/12/2019							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>				
(mln EUR)															
<b>Debt securities (including at amortised cost and fair value)</b>							<b>13,235</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>		
Central banks							388	0	0	0	0	0	0		
General governments							9,361	0	0	0	1	0	0		
Credit institutions							3,266	0	0	0	0	0	0		
Other financial corporations							67	0	0	0	1	0	0		
Non-financial corporations							154	0	0	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>							<b>530,193</b>	<b>1,241</b>	<b>15,705</b>	<b>15,116</b>	<b>728</b>	<b>3,215</b>	<b>9,553</b>		
Central banks							62,342	0	0	0	0	0	0		
General governments							2,039	11	30	30	3	6	13		
Credit institutions							29,699	1	14	14	2	1	2		
Other financial corporations							29,335	26	257	203	18	38	112		
Non-financial corporations							215,168	1,094	13,595	13,099	617	2,987	7,904		
of which: small and medium-sized enterprises at amortised cost							83,006	643	4,800	4,596	322	906	2,882		
Households							191,612	109	1,810	1,771	88	184	1,521		
<b>DEBT INSTRUMENTS other than HFT</b>							<b>543,428</b>	<b>1,241</b>	<b>15,705</b>	<b>15,116</b>	<b>730</b>	<b>3,215</b>	<b>9,553</b>		
<b>OFF-BALANCE SHEET EXPOSURES</b>							<b>89,117</b>		<b>944</b>	<b>909</b>	<b>50</b>	<b>96</b>	<b>28</b>		

<sup>(1)</sup> 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

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

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

<sup>(4)</sup> 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.

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

Coöperatieve Rabobank U.A.

	As of 30/09/2019					As of 31/12/2019				
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>						<b>11,008</b>	<b>7,508</b>	<b>1,385</b>	<b>1,335</b>	<b>7,158</b>
Central banks						0	0	0	0	0
General governments						7	7	0	0	6
Credit institutions						21	14	1	0	2
Other financial corporations						80	59	9	8	57
Non-financial corporations						9,480	6,569	1,324	1,278	5,768
of which: small and medium-sized enterprises at amortised cost						3,399	1,924	241	228	2,524
Households						1,420	859	52	49	1,324
<b>DEBT INSTRUMENTS other than HFT</b>						<b>11,008</b>	<b>7,508</b>	<b>1,385</b>	<b>1,335</b>	<b>7,158</b>
<b>Loan commitments given</b>						<b>411</b>	<b>181</b>	<b>4</b>	<b>4</b>	<b>0</b>

<sup>(1)</sup> 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□

<sup>(2)</sup> 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.

**Spring 2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Coöperatieve Rabobank U.A.

(mln EUR)	As of 30/09/2019				As of 31/12/2019				
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment			
A Agriculture, forestry and fishing					71,172	5,839	71,127	726	0
B Mining and quarrying					1,138	8	1,138	3	0
C Manufacturing					29,160	1,628	29,110	864	0
D Electricity, gas, steam and air conditioning supply					3,513	62	3,494	18	0
E Water supply					317	14	317	5	0
F Construction					5,550	508	5,550	286	0
G Wholesale and retail trade					31,108	1,129	31,077	454	0
H Transport and storage					6,314	899	6,314	158	0
I Accommodation and food service activities					4,375	175	4,375	92	0
J Information and communication					1,258	34	1,258	23	0
K Financial and insurance activities					1,064	0	1,064	12	0
L Real estate activities					21,585	1,230	21,573	209	0
M Professional, scientific and technical activities					6,478	473	6,478	222	0
N Administrative and support service activities					2,164	89	2,164	42	0
O Public administration and defence, compulsory social security					2	0	2	0	0
P Education					643	23	643	9	0
Q Human health services and social work activities					5,449	186	5,449	70	0
R Arts, entertainment and recreation					1,398	76	1,397	28	0
S Other services					22,480	1,221	22,008	384	0
Loans and advances					215,168	13,595	214,537	3,604	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.