

2018 EU-wide Stress Test

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



2018 EU-wide Stress Test: Summary

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

¹ Conversions not considered for CET1 computation
² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	В	F-I	RB	A-I	RB	F-IRI	В	Performing	Non performing	Stock of	Of which: from non performing	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)	Non-delaulted	Deraulteu	Norr-deraulteu	Deraulteu	Norr-deraulteu	Deraulteu	Norr-defaulted	Deraulteu					
	Central banks and central governments	94,010	0	8	0	755	0	12	0	66,765	0	1	0	-
	Institutions	10,685	475	3,776	16	3,397	38	3,567	0	9,650	158	68	65	41.2%
	Corporates	192,738	12,054	1,114	28	71,214	3,826	975	0	189,266	10,959	2,912	2,489	
	Corporates - Of Which: Specialised Lending	21,184	2,641 5,911 3,302	83	0	7,949	1,242	61	0	20,438	1,828	538	495	27.1%
	Corporates - Of Which: SME	71,385	5,911	0	0	22,052	1,562	0	0	70,855		1,316		18.8%
	Retail	245,021	3,302	0	0	40,594	1,053	0	0	243,284	5,039	1,172	895	17.8%
	Retail - Secured on real estate property	216,222	2,201	0	0	32,217	813	0	0	214,401	4,023	666	521	13.0%
	Retail - Secured on real estate property - Of Which: SME	19,748	1,319	0	0	6,556	330	0	0	19,648		398	330	
Coöperatieve Rabobank U.A.	Retail - Secured on real estate property - Of Which: non-SME	196,474	883	0	0	25,662	484	0	0	194,753	2,604	268	191	7.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	28,799	1,100	0	0	8,377	239	0	0	28,883		506	374	36.8%
	Retail - Other Retail - Of Which: SME	23,546	993	0	0	6,643	232	0		23,630		453	330	
	Retail - Other Retail - Of Which: non-SME	5,253	107	0	0	1,734	7	0	0	5,253	107	52	44	41.2%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	542,455	15,830	4,898	43	115,960	4,917	4,554	0	508,964	16,156	4,153	3,449	21.3%

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

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expos	ure amounts						
		A-IF	≀B	F-I	RB	A-1	RB	F-IR		Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	67,845	0	0	0	21	0	0	0	51,582	2 0	0	0	-
	Institutions	4,492	463	62	0	1,486	36	48	0	3,250	137	48	47	34.0%
	Corporates	85,671	9,478	0	0	32,760	3,045	0	0	82,97	8,488	2,211	1,924	22.7%
	Corporates - Of Which: Specialised Lending	16,039	2,513	0	0	4,946	1,186	0	0	15,47	1,756	521	488	27.8%
	Corporates - Of Which: SME	38,463	5,854		0	12,911	1,545	0	0	38,061		1,244	1,080	18.8%
	Retail	227,896	2,863		0	36,152		0	0	226,150		991	. 786	17.0%
	Retail - Secured on real estate property	215,468	2,187		0	32,112		0	0	213,670		662	518	13.0%
	Retail - Secured on real estate property - Of Which: SME	19,743			0	6,554		0	0	19,644		398		23.3%
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	195,725	868	0	0	25,558	476	0	0	194,03	2,572	263	188	7.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0	-
	Retail - Other Retail	12,428	676	0	0	4,040	142	0	0	12,479	637	329	268	42.1%
	Retail - Other Retail - Of Which: SME	7,660	577		0	2,424		0	0	7,70:		279	226	42.1%
	Retail - Other Retail - Of Which: non-SME	4,768	100	0	0	1,617	6	0	0	4,77	7 101	50	43	42.4%
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	- I
	IRB TOTAL	385,904	12,804	62	0	70,419	4,028	48	0	363,971	13,252	3,250	2,757	20.8%

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

								Restated	1					
								31/12/20	17					
			Exposure	e values			Risk expo	ure amounts						
		A-IR	:B	Fil	IRB	A-:	IRB	F-IR	tB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	8,354		0	0	54		0	0	5,71		0	C	(-
	Institutions	2,599	6	34	0	871	1	12	0	1,49		1	0	/i-
	Corporates	40,706	626	10	0	15,571	184	9	0	40,250	604	109	39	6.5%
	Corporates - Of Which: Specialised Lending	3,111	29	0	0	1,990	9	0	0	3,07	28	8	0	1.2%
	Corporates - Of Which: SME	10,792	25	0	0	4,190	5	0	0	10,71	34	40	6	17.8%
	Retail	6,832	110	0	0	1,681	25	0	0	6,831	110	44	20	18.4%
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0		0	0	0	/i-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0	/i-
United States	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0		0	0	0	/i-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0	/i-
	Retail - Other Retail	6,828	110	0	0	1,680	25	0	0	6,82	110	44	20	18.4%
	Retail - Other Retail - Of Which: SME	6,368	105	0	0	1,571	23	0	0	6,36	7 105	42	20	18.6%
	Retail - Other Retail - Of Which: non-SME	460	5	0	0	109	1	0	0	461	5	2	1	14.3%
	Equity										0	0	0	d-
	Securitisation													
	Other non-credit obligation assets										0	0	C	-
	IRB TOTAL	58,491	742	45	0	18,176	209	21	0	54,292	715	154	60	8.4%

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



								Restate	d					
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	₹B	F-IF	RB	A-I	RB	F-IF	RB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	1,278		0	0	4	0	0	0		3 0		0 (j -
	Institutions	75		5	0	14	0	1		2	5 0		0 (j -
	Corporates	17,718	267	0	0	4,046	80	0	0	17,56	5 270	7:	2 63	2 23.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	1	0		0	j -
	Corporates - Of Which: SME	13,750		0	0	2,859	0	0	0	13,73			7	0 1.7%
	Retail	715	7	0	0	230	2	0	0	71	5 7		5	2 30.8%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	1	0		0	J -
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	1	0	-	0	J -
Australia	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	1	0	-	0	J -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	1	0	-	0	J -
	Retail - Other Retail	715	7	0	0	230	2	0	0	71	5 7		5	2 30.8%
	Retail - Other Retail - Of Which: SME	715	7	0	0	230	2	0	0	71	5 7		5	2 30.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0 0		0 0	0 68.6%
	Equity										0 0		0 0	j -
	Securitisation													
	Other non-credit obligation assets										0		0	J-
	IRB TOTAL	19,787	273	5	0	4,293	81	1	. 0	18,30	276	77	7 64	23.2%

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

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	RB	Fi	IRB	A-1	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	7,121		0	0	0	0	0	0	7,071		0	0	-
	Institutions	202		2	0	36	0	1	0	36		0	0	-
	Corporates	3,573	0	0	0	719	0	0	0	3,536	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	1	(0	0	1	0	0	0) -
	Retail	2	0	0	0	0	(0	0	1	0	0	0	68.6%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	(0	0	1	0	0	0) -
	Retail - Qualifying Revolving	0	0	0	0	0	(0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	(0	0	0	0	0	0	68.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	(0	0	0	0	0	0) -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	(0	0	0	0	0	0	68.6%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	10,898	0	2	0	755	0	1	0	10.644	0	0	0	68.6%

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

								Restated	1					
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IF	≀B	F:	IRB	A-1	IRB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	256		0	(0	0	0	0	5	0	0	0	-
	Institutions	17		0	(2	0	0	0	1	0	0	0	-
	Corporates	8,411	199	0	(1,872	60	0	0	8,364	227	24	12	5.1%
	Corporates - Of Which: Specialised Lending	0	0	0	(0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	7,435	0	0	(1,627	0	0	0	7,402	28	17	6	21.4%
	Retail	0	0	0	(0	0	0	0	0	0	0	0	68.6%
	Retail - Secured on real estate property	0	0	0	(0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
New Zealand	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	(0	0	0	0	0	0	0	0	68.6%
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	0	0	0	0	0	0	0	68.6%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	8,684	199	0		1,875	60	0	0	8,370	227	24	12	5.1%

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



		Coöperatiev	ve Raboba	nk U.A.										
								Restated	1					
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts					7	
		A-IR	≀B	F-I	IRB	A-1	RB	F-IR	tB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	316	0	0	(377	0	0	(182	0	0	0	-
	Institutions	14	0	110	(33	0	145	(112	0	0	0	-
	Corporates	4,598		6	(2,706	93	7	(4,532		83	73	24.0%
	Corporates - Of Which: Specialised Lending	289	20	0	(118	6	0	(280	20	3	3	14.0%
	Corporates - Of Which: SME	34		0	(21	0	0	(32		0	0	33.6%
	Retail	1,089	72	0	(365	18	0	(1,089	72	37	29	39.8%
	Retail - Secured on real estate property	0	0	0		0	0	0	(0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	(0	0	0	0	-
Brazil	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	0	0	(0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	(0	0	0	(0	0	0	0	-
	Retail - Other Retail	1,089	72	0	(365	18	0	(1,089		37	29	39.8%
	Retail - Other Retail - Of Which: SME	1,089	72	0	(365	18	0	(1,089	72	37	29	39.8%
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	0	0	(0	0	0	0	68.6%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	6,016	387	117		3,481	111	152	0	5,915	376	121	101	27.0%

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

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F	IRB	A-II	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	1,399				0		0	0	1,38) (-
	Institutions	974				383	0	2	0	33:			0	/-
	Corporates	4,594	8			2,268	2	4	0	4,29	7 3		5 0	0.0%
	Corporates - Of Which: Specialised Lending		0		1	119	0	0	0	23	0		0	ı -
	Corporates - Of Which: SME	97	0)	0 41	0	0	0	9!	0		0	-
	Corporates - Of Which: SME Retail	1,161	13)	225	3	0	0	1,16	13		5 3	22.2%
	Retail - Secured on real estate property	1	0)	0 0	0	0	0		. 0) (-
	Retail - Secured on real estate property - Of Which: SME	0	0)	0 0	0	0	0		0		0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	1	0)	0 0	0	0	0		. 0		0	-
	Retail - Qualifying Revolving	0	0)	0 0	0	0	0		0		0	-
	Retail - Other Retail	1,159	13	-		225	3	0	0	1,150	13		5 3	22.2%
	Retail - Other Retail - Of Which: SME	1,159	13)	224	3	0	0	1,150	13		5 3	22.2%
	Retail - Other Retail - Of Which: non-SME	0	0)	0 0	0	0	0		0	1) (68.6%
	Equity										0	1) (-
	Securitisation													
	Other non-credit obligation assets										0) () -
	IRB TOTAL	8,129	22	10		2.876	6	6	0	7,178	16	1	2 3	18.1%

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

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

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



		Coöperatie	ve Raboba	nk U.A.										
								Restated	1					
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	₹В	F-	IRB	A-1	RB	F-IR		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	135		0	(0	0	0	(135	0	0	0	<u>/</u>
	Institutions	757	0	2	(76	0	1	(3	0	0	0	d
	Corporates	2,619	89	2	(762	46	1	(2,455	44	13	11	25.6%
	Corporates - Of Which: Specialised Lending	456	47	0	(205	30	0	(447	9	3	3	32.2%
	Corporates - Of Which: SME	62	18	0	(14	9	0	(62		2	2	10.5%
	Retail	1,469	41	0	(411	10	0	(1,494	11	12	2	9.7%
	Retail - Secured on real estate property	145	5	0	(20	3	0	(139	11	1	1	9.2%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	(1	0	0	(3	0	0	0	4-
Germany	Retail - Secured on real estate property - Of Which: non-SME	142	5	0	(19	3	0	(137	11	1	1	9.2%
	Retail - Qualifying Revolving	0	0	0	(0	0	0	(0	0	0	0	-
	Retail - Other Retail	1,324	35	0	(391	7	0	(1,355		11	. 0	54.4%
	Retail - Other Retail - Of Which: SME	1,318	35	0	(389	7	0	(1,352	0	11	. 0	44.0%
	Retail - Other Retail - Of Which: non-SME	6	0	0	(2	0	0	(3	0	0	0	58.5%
	Equity									0	0	0	0	4-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	d-
	IRB TOTAL	4,981	130	3		1,249	56	2	0	4,088	55	25	12	22.5%

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

								Restated						
								31/12/20						
			Exposure	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	9	0	0	0	0	0	0	C	9	0	C	0	j -
	Institutions	433	0	0	0	66	0	0	0	355	0	0	0) -
	Corporates	3,274	3	0	0	1,050	1	0	0	3,142	0	2	2 0) -
	Corporates - Of Which: Specialised Lending	141	0	0	0	104	0	0	0	132	0	1	. 0) -
	Corporates - Of Which: SME	138	0	0	0	47	0	0	0	140	0	0	0) -
	Retail	1,097	9	0	0	244	3	0	0	1,107	0	6	5 0	68.6%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0) -
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0) -
Canada	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0) -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0) -
	Retail - Other Retail	1,097	9	0	0	244	3	0	0	1,107	0	6	0	68.6%
	Retail - Other Retail - Of Which: SME	1,093	9	0	0	243	3	0	C	1,103	0	6	5 0) -
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	0	C	4	0	C	0	68.6%
	Equity										0	C	0) -
	Securitisation													
	Other non-credit obligation assets										0	C	0) -
	IRB TOTAL	4,814	12	0	0	1,360	4	0	0	4,613	0	8	0	68.6%

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



								E	Baseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	66,759	5	3	1	26.5%	66,752	12	5	3	25.4%	66,744	21	8	5	25.0%
	Institutions	9,621	188	71	69	36.8%	9,596	212	80	77	36.2%	9,566	243	87	84	34.6%
	Corporates	186,211	14,013	3,279		20.6%	183,343	16,881	3,655	3,270		180,423	19,802	3,991	3,620	
	Corporates - Of Which: Specialised Lending	20,030	2,236	608	566	25.3%	19,624	2,642	639	599	22.7%	19,218	3,048	670	631	20.7%
	Corporates - Of Which: SME	69,352	7,346	1,446	1,248	17.0%	67,979	8,719	1,566	1,377		66,614	10,084	1,671	1,494	
	Retail	241,099	7,224	1,544		17.1%	239,230	9,093	1,796	1,503	16.5%	237,409	10,914	2,001		
	Retail - Secured on real estate property	212,909	5,514	843		12.1%	211,558	6,866	924	766		210,230	8,193	1,001	859	
	Retail - Secured on real estate property - Of Which: SME	19,269	1,797	441		20.8%	18,917	2,149	477	415	19.3%	18,590	2,476	509	453	
Coöperatieve Rabobank U.A.	Retail - Secured on real estate property - Of Which: non-SME	193,640	3,717	401	294	7.9%	192,640	4,717	446	351	7.4%	191,640	5,717	492	406	7.1%
·	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	<i>i</i> -
	Retail - Other Retail	28,189	1,710	702	565	33.1%	27,672		872	738	33.1%	27,179	2,721	1,000	871	32.0%
	Retail - Other Retail - Of Which: SME	22,977	1,562	611	488	31.2%	22,499	2,040	765	645	31.6%	22,047	2,492	875	760	
	Retail - Other Retail - Of Which: non-SME	5,212	147	90	77	52.3%	5,173	187	107	93	49.9%	5,131	229	125	111	48.4%
	Equity	0	0	0	0	-	0	0	0	0	•	0	0	0	0	/-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	503,690	21,430	4,897	4,191	19.6%	498,922	26,199	5,536	4,853	18.5%	494,141	30,979	6,087	5,439	17.6%

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

									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	51,582	0	0	0	40.0%	51,582	0	0	0	40.0%	51,582	0	1	0	40.0%
	Institutions	3,245	147	48	47	32.1%	3,240	153	50	49	32.4%	3,234		52	51	32.0%
	Corporates	81,288	10,178	2,433		21.3%	79,753			2,371	20.2%	78,236		2,783		
	Corporates - Of Which: Specialised Lending	15,107	2,122				14,762		604			14,431		623		
	Corporates - Of Which: SME	37,134	6,673	1,343		17.9%	36,287	7,521				35,436		1,495		
	Retail	224,359	6,423			16.0%	222,805	7,977		1,213		221,290		1,568		14.4%
	Retail - Secured on real estate property	212,191	5,474	838	663	12.1%	210,845	6,821	918	761	11.2%	209,522	8,144	995	854	10.5%
	Retail - Secured on real estate property - Of Which: SME	19,265	1,796	441	373	20.8%	18,913	2,148	477	415	19.3%	18,586	2,475	509	453	18.3%
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	192,926	3,678	397	290	7.9%	191,932	4,673	441	346	7.4%	190,936	5,668	486	402	7.1%
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	-	0	0	0	0	
	Retail - Other Retail	12,168	949	439	364	38.4%	11,960	1,156	519	452	39.1%	11,768		573	513	38.1%
	Retail - Other Retail - Of Which: SME	7,424	815	353	290	35.5%	7,247	992	418	362	36.5%	7,089	1,150	454	407	35.3%
	Retail - Other Retail - Of Which: non-SME	4,744	133	86	75	56.1%	4,713	164	102	90	54.7%	4,679	198	119	107	53.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	TRR TOTAL	360 474	16 748	3 758	3 244	19 4%	357 381	19 842	4 1 1 1 9	3 633	18 3%	354 343	22 880	4 403	3 964	17 3%

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

								В	aseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	5,715	0	1	0	31.7%	5,714	1	1	0	34.8%	5,712	3	2	1	35.5%
	Institutions	1,478	12	2	1	7.6%	1,467	23	5	4	16.3%	1,454	37	7	6	16.3%
	Corporates	39,592	1,269	165	99	7.8%	38,934	1,927	246	177	9.2%	38,261	2,600	315	247	9.5%
	Corporates - Of Which: Specialised Lending	3,046		14	4	7.2%	3,006	94	21	9	10.0%	2,954		28	16	11.1%
	Corporates - Of Which: SME	10,383	362	58	29	8.0%	10,103	642	83	56	8.7%	9,847	898	103	77	8.5%
	Retail	6,719	222	75	48	21.6%	6,608	333	103	72	21.6%	6,492	449	130	97	21.6%
	Retail - Secured on real estate property	4	0	0	0	4.6%	4	0	0	0	4.8%	4	0	0	0	5.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	4.6%	4	0	0	0	4.8%	4	0	0	0	5.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,715	222	75	48	21.6%	6,604	333	103	72	21.6%	6,488	449	130	97	21.6%
	Retail - Other Retail - Of Which: SME	6,263	209	72	46	22.2%	6,160	312	98	69	22.2%	6,053	419	124	94	22.4%
	Retail - Other Retail - Of Which: non-SME	452	13	3	2	12.3%	444	21	4	3	11.9%	436	29	6	3	11.6%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	53,504	1,503	243	147	9.8%	52,723	2,284	355	253	11.1%	51,919	3,088	454	351	11.4%

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



									Baseline Scen	nrio						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	2	0	0	0	18.8%	3	0	0	0	18.8%	3	0	0	0	19.3%
	Institutions	25	0	0	0	30.9%	25	0	0	0	29.1%	25	0	0	0	28.8%
	Corporates	17,440	394	80	70	17.8%	17,293	542	91	81	15.0%	17,123	712	103	92	12.9%
	Corporates - Of Which: Specialised Lending	(0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	13,641	101	12	5	5.2%	13,531	211	18	11	5.3%	13,404	338	25	18	5.2% 24.7%
	Retail	704	18	8	5	26.3%	691	31	11	8	25.2%	678	44	14	11	
	Retail - Secured on real estate property	(0	0	0	8.8%	0	0	0	0	8.5%	0	0	0	0	8.4%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	-	0	0	0	0	-	0	0	0	0	-
Australia	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0	8.8%	0	0	0	0	8.5%	0	0	0	0	8.4%
	Retail - Qualifying Revolving	(0	0	0	-	0	0	0	0	-	0	0	0	0	
	Retail - Other Retail	704		8	5	26.3%	691		11	8	25.2%	678		14	11	24.7%
	Retail - Other Retail - Of Which: SME	704	18	8	5	26.3%	691	31	11	8	25.1%	678	44	14	11	24.7%
	Retail - Other Retail - Of Which: non-SME	(0	0	0	68.6%	0	0	0	0	68.7%	0	0	0	0	68.7%
	Equity		0		0	-	0	0	0	0			0			
	Securitisation															
	Other non-credit obligation assets		0		0	-		0	0	0	-	0	0	0	0	
	IRB TOTAL	18,172	413	87	75	18.2%	18,012	573	102	89	15.5%	17,829	756	117	103	13.6%

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

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	7,07	1 0) (-	7,071	0	0	0	-	7,071	0	0	0	-
	Institutions	35	5 0) (7.4%	35	0	0	0	8.0%	35	0	0	0	7.9%
	Corporates	3,522	2 14	4	3	18.8%	3,505	31	7	6	18.1%	3,486	50	10	9	17.4%
	Corporates - Of Which: Specialised Lending	(0) (-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME		1 0) (24.3%	1	0	0	0	24.9%	1	0	0	0	25.1%
	Retail		1 0) (19.3%	1	0	0	0	16.8%	1	0	0	0	15.4%
	Retail - Secured on real estate property		1 0		0	6.5%	1	0	0	0	6.0%	1	0	0	0	5.7%
	Retail - Secured on real estate property - Of Which: SME	(0		0	-	0	0	0	0	-	0	0	0	0	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME		. 0	(0	6.5%	1	0	0	0	6.0%	1	0	0	0	5.7%
	Retail - Qualifying Revolving		0) (-	0	0	0	0		0	0	0	0	-
	Retail - Other Retail	(0	() (72.9%	0	0	0	0	73.1%	0	0	0	0	73.1%
	Retail - Other Retail - Of Which: SME	(0	() (-	0	0	0	0		0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0) (72.9%	0	0	0	0	73.1%	0	0	0	0	73.1%
	Equity	(0	() (-	0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0	() (-	0	0	0	0	-	0	0	0	0	
	IRB TOTAL	10,630	14	4	3	18.7%	10,613	31	7	6	18.0%	10,594	51	10	9	17.3%

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

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non performing	Coverage Ratio - Non performing exposures ¹
						22.6%		0			22.5%				,	0 22.59
	Central banks and central governments Institutions				,	0.0%		0			19.1%					0 25.49
	Corporates	8.22	7 200		,	3 5.0%	8.103	400	31		19.1%	7.97	1 (1		,	0 25.49
	Corporates Corporates - Of Which: Specialised Lending	8,22	/ 303	- 2	9 1	5.0%	8,103	488	33	24	4.9%	7,97	9 611	4.	. 3	0 4.99
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7.27	U (2) 1	7.7%	7.162	267	76	17	6.4%	7.05) 270))	,	22 5.99
		1,21	5 155		2 1.	13.2%	/,162	267	28	1/	12.0%	/,05.	2 3/8	3.		0 11.69
	Retail		0 0		,	8.4%		0			8.0%) (,		0 7.99
	Retail - Secured on real estate property		0 0	-	,	8.4%		0	,	,	8.0%			,		0 7.99
New Zealand	Retail - Secured on real estate property - Of Which: SME				,	8.4%		U			-					J -
new Zealand	Retail - Secured on real estate property - Of Which: non-SME		0 0)	8.4%		0			8.0%)	0 7.99
	Retail - Qualifying Revolving		0 0)	68.9%		0			68.9%)	0 68.99
	Retail - Other Retail		0 0)	68.9%		0			68.9%)	0 68.99
	Retail - Other Retail - Of Which: SME		0 0)	68.9%		0			68.9%)	0 -
	Retail - Other Retail - Of Which: non-SME		0 0)	68.9%		0			68.9%)	0 68.99
	Equity		0 0)) -		0)	-) ()	0 -
	Securitisation															
	Other non-credit obligation assets		0 0		J	-		0	(1 (*	1	0) (1	0 -
	IRB TOTAL	8,23	3 363	29	18	5.0%	8,109	488	35	24	4.9%	7,980	611	41	. 3	0 4.99

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



		Coöperatiev	re Rabobar	ık U.A.												
									Baseline Scena	rio						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	180		1	1	38.4%			2	2	37.1%	174		3	3	36.1%
	Institutions	112		0	0	42.1%	112		0	0	40.8%	112	0	0	0	40.2%
	Corporates	4,481		92	85	23.9%			103	96	24.1%	4,393	443	116	107	24.1%
	Corporates - Of Which: Specialised Lending	279	21	3	3	13.6%	277	22	3	3	13.2%	276	24	3	3	12.6%
	Corporates - Of Which: SME	31	2	1	1	33.0%		3	1	1	33.2%	29	3	1	1	33.3%
	Retail	1,037	124	58	51	41.0%	997	164	73	66	40.6%	965	195	84	79	40.4%
	Retail - Secured on real estate property		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0	0	-
Brazil	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1,037	124	58	51	41.0%	997	164	73	66	40.6%	965	195	84	79	40.4%
	Retail - Other Retail - Of Which: SME	1,037	124	58	51	41.0%	997	164	73	66	40.6%	965	195	84	79	40.4%
	Retail - Other Retail - Of Which: non-SME		0	0	0	70.7%	0	0	0	0	71.2%	0	0	0	0	71.5%
	Equity	(0	0	0	-	0	0	0	0		0	0	0	0) -
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	5,810	481	151	136	28.3%	5,724	566	179	164	29.0%	5,644	647	204	189	29.2%

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

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	1,38) (39.5%	1,388		0	0	39.4%	1,388		0	U	39.3%
	Institutions	33) 3		1 (12.7%	327		1	1	15.8%	324		2	2	16.8%
	Corporates	4,25		16	5 9	19.5%	4,213		29	20	22.8%	4,164		41	32	23.2%
	Corporates - Of Which: Specialised Lending	23:	3	1	1 (22.2%	231	4	2	1	22.1%	228	7	2	2	22.1%
	Corporates - Of Which: SME	9:	2 3	1	1 (8.6%	90	6	1	1	9.0%	87	8	1	1	9.5%
	Retail	1,13	5 37	9	9 6	16.5%	1,117	56	12	9	15.6%	1,099	74	14	11	15.3%
	Retail - Secured on real estate property		. 0) (14.3%	1	0	0	0	13.4%	1	0	0	0	12.8%
	Retail - Secured on real estate property - Of Which: SME		0	() (-	0	0	0	0		0	0	0	0	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		1 0	() (14.3%	1	0	0	0	13.4%	1	0	0	0	12.8%
	Retail - Qualifying Revolving		0	() (-	0	0	0	0		0	0	0	0	
	Retail - Other Retail	1,13	5 37	9	9 6	16.5%	1,116	56	12	9	15.6%	1,097	74	14	11	15.3%
	Retail - Other Retail - Of Which: SME	1,13	37	9	9 6	16.5%	1.116	56	12	9	15.6%	1.097	74	14	11	15.3%
	Retail - Other Retail - Of Which: non-SME		0	() (71.5%	0	0	0	0	71.8%	0	0	0	0	71,9%
	Equity		0	() (-	0	0	0	0		0	0	0	0	1 -
	Securitisation															
	Other non-credit obligation assets		0	() (-	0	0	0	0	-	0	0	0	0	
	IRB TOTAL	7,109	85	26	5 15	18.0%	7,045	149	42	29	19.8%	6,975	219	57	44	20.3%

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

									Baseline Scena							
				31/12/2018					31/12/201	.9				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	22	0	0	0	40.0%	22	0	0	0	40.0%	22	0	0	(0 40.0%
	Institutions	54	0	0	0	32.5%	54	0	0	0	32.6%	53	1	0	(0 34.4%
	Corporates	2,391	33	23	21	62.6%	2,374	50	28	24	48.0%	2,352	72	32	29	9 40.0%
	Corporates - Of Which: Specialised Lending	21	0	0	0	29.2%	21	0	0	0	29.4%	20	0	0	(0 29.7%
	Corporates - Of Which: SME	73	1	0	0	9.2%	72	2	0	0	9.7%	71	3	1	(0 10.0%
	Retail	1,337	111	36	31	27.9%	1,317	132	38	33	25.1%	1,296	153	40	35	5 23.2%
	Retail - Secured on real estate property	4	0	0	0	11.8%	4	1	0	0	13.4%	4	1	0	(0 14.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	2.2%	0	0	0	0	2.2%	0	0	0	(0 2.2%
France	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	11.8%	4	1	0	0	13.4%	4	1	0	(0 14.7%
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	-	0	0	0	(J -
	Retail - Other Retail	1,333	111	36	31	28.0%	1,312	131	38	33	25.2%	1,291	152	40	35	5 23.2%
	Retail - Other Retail - Of Which: SME	1,332	111	36	31	28.0%	1,311	131	38	33	25.2%	1,290	152	40	35	5 23.2%
	Retail - Other Retail - Of Which: non-SME	1	0	C	0	74.0%	1	0	0	0	74.6%	1	0	0	(0 74.8%
	Equity	0	0	C	0	-	0	0	0	0	-	0	0	0	(j -
	Securitisation															
	Other non-credit obligation assets	0	0		0		0	0	0	0		0	0	0	() -
	IRB TOTAL	3,804	144	60	52	35.8%	3,765	183	66	57	31.5%	3,723	225	73	64	4 28.5%

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



		Coöperatie	ve Rabobar	ık U.A.												
									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	13	5 0	() (40.0%	135	0	0	0	40.0%	135	0	(0	0 40.0%
	Institutions		3 0	() (31.4%		0	0	0	51.8%	3	0	(0	0 52.2%
	Corporates	2,43		20	19	27.2%	2,410	89	23	22	24.5%	2,387		26	24	4 21.4%
	Corporates - Of Which: Specialised Lending	44		4	1 3	26.1%	439	17	4	4	21.9%	434	22		4	4 19.2%
	Corporates - Of Which: SME	6		2	2 2	10.2%	60	21	2	2	9.9%	59	22	- 2	! 2	9.6%
	Retail	1,43	4 71	6	5 4	5.1%	1,411	. 94	20	16	16.8%	1,388	118	24	20	0 17.1%
	Retail - Secured on real estate property	13	3 12	1	1 1	9.1%	137	13	1	1	8.9%	136	14	1	. 1	1 8.8%
	Retail - Secured on real estate property - Of Which: SME		3 0	() (5.4%	3	0	0	0	5.6%	3	0	(0 5.7%
Germany	Retail - Secured on real estate property - Of Which: non-SME	13	5 12	1	1 1	9.1%	134	13	1	1	8.9%	133	14	1	. 1	1 8.8%
	Retail - Qualifying Revolving		0	() (-	0	0	C	0	-	0	0	() -
	Retail - Other Retail	1,29	5 59		5 3	4.3%	1,274	81	18	15	18.0%	1,252	103	23	19	9 18.3%
	Retail - Other Retail - Of Which: SME	1,29			5 3	4.2%	1,271	81	18	15	18.0%	1,249	103	22	19	9 18.2%
	Retail - Other Retail - Of Which: non-SME		3 0	() (66.6%	3	0	C	0	67.6%	3	0	(0 68.3%
	Equity		0	() (-	0	0	0	0	ı -	0	0	() -
	Securitisation															
	Other non-credit obligation assets		0	() (-	0	0			-	0	0	() -
	IRB TOTAL	4,00	140	26	5 22	15.9%	3,960	183	43	38	20.5%	3,913	230	50	44	4 19.2%

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

									Baseline Scen	rio						
				31/12/2018					31/12/20					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Charle of		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	9	9 0	((30.1%	9	0	0	0	39.6%	9	0	0	0	39.8%
	Institutions	355	5 0	((23.9%	355		0	0	28.4%	354		0	0	30.3%
	Corporates	3,10	41	8	5	12.3%	3,059	83	15	12	13.9%	3,017	125	21	18	14.1%
	Corporates - Of Which: Specialised Lending	129	3	2	1	21.6%	125	7	3	2	21.5%	121	11	3	2	21.4%
	Corporates - Of Which: SME	136	5 4	1		11.1%	133	7	1	1	12.6%	130	10	2	1	1 12.9%
	Retail	1,074	33	7	4	12.7%	1,050	57	15	12	21.3%	1,027	80	21	17	7 21.7%
	Retail - Secured on real estate property		0	((28.3%	0	0	0	0	26.5%	0	0	0	0	25.9%
	Retail - Secured on real estate property - Of Which: SME		0	((-	0	0	0	0	-	0	0	0	0	j -
Canada	Retail - Secured on real estate property - Of Which: non-SME	(0	((28.3%	0	0	0	0	26.5%	0	0	0	0	25.9%
	Retail - Qualifying Revolving	(0	((-	0	0	0	0	-	0	0	0	0	j -
	Retail - Other Retail	1,074	33	7	4	12.7%	1,050	57	15	12	21.3%	1,027	80	21	17	7 21.7%
	Retail - Other Retail - Of Which: SME	1,070	33	7	. 4	12.7%	1,046	56	15	12	21.4%	1,023	80	21	17	7 21.8%
	Retail - Other Retail - Of Which: non-SME		1 0	(6.2%	4	0	0	0	14.3%	4	0	0	0	14.2%
	Equity	(0	(-	0	0	0	0		0	0	0	0) -
	Securitisation															
	Other non-credit obligation assets	(0	(-	0	0	0	0		0	0	0	0) -
	IRB TOTAL	4,539	74	15	9	12.5%	4,473	140	31	24	17.0%	4,407	206	42	35	17.1%



Coöperatieve Rabobank U.A.

								Ad	lverse Scenari							
				31/12/20	18			Au	31/12/2019					31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	66,756	9	5	2	26.2%	66,746	19	8	5	24.5%	66,736		10	7	24.2%
	Institutions	9,607	201	102	98	48.7%	9,573	235	118	113	48.1%	9,539	269	130	124	46.1%
	Corporates	185,186	15,038	4,816	4,109	27.3%	180,879	19,345	5,623	4,984	25.8%	177,121	23,104	6,297	5,703	24.7%
	Corporates - Of Which: Specialised Lending	19,727	2,539	944	853	33.6%	18,985	3,281	1,084	1,005	30.6%	18,368	3,898	1,204	1,132	29.0%
	Corporates - Of Which: SME	69,034	7,664 7,336	2,256	1,883	24.6%	66,855	9,842	2,587	2,253	22.9%	64,937	11,760	2,869	2,567	21.8%
	Retail	240,987		2,136	1,558	21.2%	238,587	9,736	2,703	2,117	21.7%	235,848	12,475	3,226	2,698	21.6%
	Retail - Secured on real estate property	212,841	5,582	1,262	926	16.6%	211,126	7,297	1,527	1,213	16.6%	209,154	9,269	1,792	1,523	16.4%
	Retail - Secured on real estate property - Of Which: SME	19,241	1,825	469	388	21.3%	18,825	2,241	513	444	19.8%	18,429	2,637	548	486	18.4%
Coöperatieve Rabobank U.A.	Retail - Secured on real estate property - Of Which: non-SME	193,600	3,757	793	538	14.3%	192,301	5,056	1,013	769	15.2%	190,725	6,632	1,245	1,037	15.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	28,146	1,753	874	632	36.0%	27,461	2,439	1,176	904	37.1%	26,694		1,434	1,175	36.7%
	Retail - Other Retail - Of Which: SME	22,937	1,602	732	525	32.8%	22,310	2,229	990	761	34.1%	21,624	2,916	1,193	978	33.5%
	Retail - Other Retail - Of Which: non-SME	5,209	151	142	107	70.9%	5,150	210	187	143	68.3%	5,070	290	240	197	67.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	502,537	22,583	7,059	5,767	25.5%	495,785	29,335	8,451	7,219	24.6%	489,244	35,877	9,663	8,532	23.8%

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

								Ac	lverse Scenari	o						
				31/12/20	18				31/12/2019)				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	
	Central banks and central governments	51,582		0	0	40.0%	51,582	0	1	0	40.0%	51.582	0	1	0	40.09
	Institutions	3,243	150	74	72	48.0%	3,234	159	79	77	48.3%	3,227		81	79	47.59
	Corporates	80,698	10,768	3,641	3,154	29.3%	78,121	13,344	4,136	3,709	27.8%	75,929		4,546	4,158	26.89
	Corporates - Of Which: Specialised Lending	14,829	2,400	892	824	34.3%	14,161	3,068	1,011	957	31.2%	13,619	3,610	1,112	1,064	29.5%
	Corporates - Of Which: SME	36,931	6,877	2,057	1,770	25.7%	35,504	8,303	2,285	2,029	24.4%	34,229		2,482	2,253	23.59
	Retail	224,270	6,512			20.4%	222,286	8,496		1,746		220,028	10,754	2,569	2,182	20.39
	Retail - Secured on real estate property	212,124	5,542			16.6%	210,415		1,520	1,207	16.6%	208,450		1,784	1,516	16.59
	Retail - Secured on real estate property - Of Which: SME	19,237	1,824			21.3%	18,821	2,240	513	444	19.8%	18,426		547	486	18.49
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	192,886	3,718	788	533	14.3%	191,594	5,011	1,007	763	15.2%	190,025	6,580	1,236	1,030	15.79
	Retail - Qualifying Revolving	(0	0	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail	12,147	970			41.8%	11,871	1,245	671	540	43.3%	11,578		785	666	43.39
	Retail - Other Retail - Of Which: SME	7,406	833	322		36.1%	7,179	1,060	492	401	37.8%	6,955		554	475	37.09
	Retail - Other Retail - Of Which: non-SME	4,741	137	137	104	76.3%	4,691	186	179	139	74.8%	4,623	254	230	191	75.0%
	Equity		0	0	0	•	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-		0	0	0	-	0	0	0	0	-
	IRB TOTAL	359,793	17,429	5,507	4,552	26.1%	355,224	21,999	6,406	5,532	25.1%	350,766	26,456	7,196	6,418	24.3%

								Ac	verse Scenario							
				31/12/20	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	5,715	1	1	0	33.4%	5,714	2	2	1	36.7%	5,712	4	3	1	1 38.2%
	Institutions	1,471	19	3	2	11.2%	1,458	32	7	6	17.4%	1,445	45	9	8	17.2%
	Corporates	39,364	1,496	341	220	14.7%	38,538	2,323	478	366	15.7%	37,831	3,029	587	480	15.8%
	Corporates - Of Which: Specialised Lending	3,030	70	35	17	24.7%	2,982	118	51	31	26.6%	2,931	169	66	46	5 27.5%
	Corporates - Of Which: SME	10,321	424	117	58	13.8%	9,928	817	173	121	14.8%	9,641	1,104	211	165	5 14.9%
	Retail	6,717	224	100	55	24.3%	6,587	354	149	92	25.9%	6,423	518	200	141	1 27.2%
	Retail - Secured on real estate property	4	0	0	0	7.0%	4	0	0	0	7.4%	4	0	0	(8.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0		0	0	0	() -
United States	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	7.0%	4	0	0	0	7.4%	4	0	0	(8.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0		0	0	0	() -
	Retail - Other Retail	6,713	224	100	55	24.3%	6,583	354	149	92	25.9%	6,419	518	200	141	1 27.2%
	Retail - Other Retail - Of Which: SME	6,261	211	96	53	24.9%	6,141	331	142	89	26.7%	5,988	483	191	136	5 28.1%
	Retail - Other Retail - Of Which: non-SME	452	13	5	2	14.4%	442	23	7	3	14.5%	431	34	9		14.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	- (j -
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(J-
	IRB TOTAL	53,267	1,740	445	277	15.9%	52,296	2,711	636	464	17.1%	51,411	3,596	798	630	17.5%

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



								Ac	lverse Scenari	io						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	3	0	0	0	23.1%	3	0	0	0	23.1%	3	0	0	0	22.19
	Institutions	25	0	0	0	33.6%	25	0	0	0	34.1%	25		0	0	33.29
	Corporates	17,390	445	116	100	22.5%	17,168	667	149	131	19.6%	16,942	893	177	159	17.89
	Corporates - Of Which: Specialised Lending	0	0	0	0	•	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	13,617	125	28	16	12.7%	13,446	296	51	38	12.7%	13,264		74	60	12.69
	Retail	703	19	9	5	28.3%	689	33	13	9	27.7%	673	48	17	13	27.19
	Retail - Secured on real estate property	0	0	0	0	9.1%	0	0	0	0	8.8%	0	0	0	0	8.69
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Australia	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	9.1%	0	0	0	0	8.8%	0	0	0	0	8.69
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0		0	0	0	0	-
	Retail - Other Retail	703	19	9	5	28.3%	688	33	13	9	27.7%	673	48	17	13	27.19
	Retail - Other Retail - Of Which: SME	703	19	9	5	28.2%	688	33	13	9	27.7%	673	48	17	13	27.19
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	90.0%	0	0	0	0	90.2%	0	0	0	0	90.49
	Equity	0	0	0	0		0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL	18,121	464	125	105	22.7%	17,884	701	162	140	20.0%	17,643	942	194	173	18.3%

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

								Ac	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	7,071	. 0	0	0	-	7,071	0		0	-	7,07	1 0	0	0	-
	Institutions	35	0	0	0	8.1%	35	0		0	8.2%	3	5 0	0	0	8.0%
	Corporates	3,514	22	6	4	17.8%	3,492	44	10	8	17.8%	3,47	2 64	13	11	17.2%
	Corporates - Of Which: Specialised Lending	(0	0	0	-	0	0		0	-		0 0	0	0	-
	Corporates - Of Which: SME		. 0	0	0	25.7%	1	0		0	26.2%		1 0	0	0	26.4%
	Retail		. 0	0	0	26.8%	1	0		0	23.4%		1 0	0	0	21.3%
	Retail - Secured on real estate property	1	. 0	0	0	9.7%	1	0		0	9.4%		1 0	0	0	9.1%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0		0	-		0 0	0	0	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME		. 0	0	0	9.7%	1	0		0	9.4%		1 0	0	0	9.1%
	Retail - Qualifying Revolving		0	0	0		0	0	(0	-		0 0	0	0	-
	Retail - Other Retail		0	0	0	99.1%	0	0		0	100.0%		0 0	0	0	100.0%
	Retail - Other Retail - Of Which: SME		0	0	0	-	0	0		0	-		0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	99.1%	0	0		0	100.0%		0 0	0	0	100.0%
	Equity		0	0	0	-	0	0		0	-		0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	(0	-		0 0	0	0	-
	IRB TOTAL	10,622	22	6	4	17.7%	10,600	44	10	8	17.7%	10,580	65	13	11	17.1%

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

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	120	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non nonformina	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	5	0	0	U	22.7%	5	0	0	0	22.9%	5	0	0	(23.09
	Institutions	1	0	0		0.0%		0	0	0	14.8%	1	0	0		15.69
	Corporates	8,196	395	64	50	12.7%	8,024	567	84	70	12.4%	7,867	723	101	88	12.29
	Corporates - Of Which: Specialised Lending	0	0	0	0	-		0	0	0	-	0	0	0	() -
	Corporates - Of Which: SME	7,251	178	38	24	13.5%	7,094	336	56	43	12.8%	6,950	480	73	60	12.59
	Retail	0	0	0	0	19.3%	0	0	0	0	18.1%	0	0	0	(17.79
	Retail - Secured on real estate property	0	0	0	0	12.6%	0	0	0	0	12.6%	0	0	0	0	12.69
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0		0	0	0		-
New Zealand	Retail - Secured on real estate property - Of Which: non-SME	C	0	0	0	12.6%	0	0	0	0	12.6%	0	0	0	(12.69
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0		0	0	0		-
	Retail - Other Retail	0	0	0	0	96.9%	0	0	0	0	97.4%	0	0	0		97.69
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0		0	0	0		-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	96.9%	0	0	0	0	97.4%	0	0	0		97.69
	Equity	0	0	0	0	-	0	0	0	0		0	0	0		-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-		0	0	0		0	0	0	(-
	IRB TOTAL	8,202	395	64	50	12.7%	8,030	567	84	70	12.4%	7,874	723	101	88	12.29

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



Coöperatieve Rabobank U.A. 31/12/2019 31/12/2020 Of which: from non performing exposures Of which: from non performing exposures Of which: from non performing exposures Performing exposure¹ Performing exposure¹ (mln EUR, %) 41.9% 112 4,408 41.1% 111 4,361 40.4% 4,461 109 26.2% 26.4% 135 26.3% rates - Of Which: Specialised Lending 12.1% Corporates - Of Which: SME 33.6% 42.7% 34.7% 42.9% 36.4% 43.0% 1,036 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 Brazil 43.0% 43.0% 1,036 42.79 992 992 42.9% 954 954 42.7% 1.036 42.9% 99.5% Other non-credit obligation assets 0 **5,686** 30.4% 31.2%

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

								A	dverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1,388	0	0	0	40.5%	1,388	0	0	0	40.6%	1,388	0	0	(40.5%
	Institutions	329	4	2	1	21.6%	324	9	4	2	25.2%	318		5	4	25.2%
	Corporates	4,236	64	33	17	27.2%	4,178	122	53	38	31.0%	4,119	181	72	56	30.9%
	Corporates - Of Which: Specialised Lending	232	3	2	1	27.3%	229	6	3	2	28.7%	225	10	3	3	28.0%
	Corporates - Of Which: SME	92	4	2	1	17.4%	87	8	3	2	18.9%	83	12	3	2	20.0%
	Retail	1,132	41	17	9	22.8%	1,098	75	28	18	23.9%	1,055	118	39	29	24.7%
	Retail - Secured on real estate property		. 0	0	0	21.4%	1	0	0	0	20.2%	1	0	0	(19.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	(
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		. 0	0	0	21.4%	1	0	0	0	20.2%	1	0	0	(19.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	(
	Retail - Other Retail	1,131	41	17	9	22.8%	1,097	75	28	18	23.9%	1,054	118	39	29	24.7%
	Retail - Other Retail - Of Which: SME	1,131	41	17	9	22.8%	1,097	75	28	18	23.9%	1,054	118	39	29	24.7%
	Retail - Other Retail - Of Which: non-SME	(0	0	0	97.8%	0	0	0	0	100.0%	0	0	0		100.0%
	Equity	(0	0	0	-	0	0	0	0	-	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0	0	-	0	0	0		-
	IRB TOTAL	7,085	109	52	28	25.3%	6,988	206	85	58	28.1%	6,880	314	115	89	28.3%

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

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	22	0	0	0	40.0%	22	0	0	0	40.0%	22	0	0	0	40.0%
	Institutions	54	0	0	0	35.9%	54	0	0	0	38.3%	53	1	0	0	42.7%
	Corporates	2,386	38	27	22	58.3%	2,363	61	35	28	46.3%	2,336	88	42	35	40.4%
	Corporates - Of Which: Specialised Lending	2:	. 0	0	0	32.0%	20	0	0	0	34.0%	20	0	0	0	34.9%
	Corporates - Of Which: SME	7:	1	1	0	17.2%		3	1	0	17.6%	68	5	2	1	17.7%
	Retail	1,333	116	47	34	29.1%	1,295	153	58	41	26.5%	1,246	203	67	50	24.8%
	Retail - Secured on real estate property		0	0	0	12.0%	4	1	0	0	14.0%	4	1	0	0	15.9%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	2.3%	0	0	0	0	2.3%	0	0	0	0	2.2%
France	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	12.0%	4	1	0	0	14.1%	4	1	0	0	16.0%
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1,328	115	47	34	29.1%	1,291		58	41	26.6%	1,241		67	50	24.8%
	Retail - Other Retail - Of Which: SME	1,328	115	47	34	29.1%	1,290	153	58	41	26.5%	1,241	202	67	50	24.8%
	Retail - Other Retail - Of Which: non-SME		. 0	0	0	98.1%	1	0	0	0	100.0%	1	0	0	0	100.0%
	Equity		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL	3,794	154	75	56	36.3%	3,733	215	93	69	32.2%	3,657	291	109	86	29.5%

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



Coöperatieve Rabobank U.A. 31/12/2019 31/12/2020 Of which: from non performing exposures Of which: from non performing exposures Stock of Provisions Of which: from non performing exposures Performing exposure¹ Performing exposure¹ (mln EUR, %) 54.6% 56.0% 56.1% 25.1% 2,424 30.9% 2,395 27.8% 26.9% 2,366 Corporates - Of Which: Specialised Lending 24.0% 22.4% 9.7% 12.5% 6.3% 21.8% 25.2% 12.3% 6.1% Corporates - Of Which: SME 59 1,388 21.3% 27.3% 1,429 1,334 135 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
Other Retail - Of Which: SME
Retail - Other Retail - Of Which: non-SME 12.1% Germany 12.6% 134 12.3% 133 12.1% 9.1% 28.8% 28.7% 1,291 1,251 1,248 26.8% 1,199 61 61 26.8% 1,196 97.0% Other non-credit obligation assets 0 3,921 3,992 20.3% 26.4%

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

								A	dverse Scenari	o						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	9	0	0	0	45.1%	9	0	0	0	42.3%		9 0	0	0	42.4%
	Institutions	355		0	0	23.0%	354		0	0	35.7%	35		1	0	41.9%
	Corporates	3,084	58	13	8	13.3%	3,031		22	17	15.6%	2,98	9 153	30	25	16.1%
	Corporates - Of Which: Specialised Lending	127	6	2	1	21.9%	122		3	2	22.2%	120	13	4	3	21.9%
	Corporates - Of Which: SME	136	4	1	1	13.4%	132		2	1	16.2%	120	3 12	2	2	16.4%
	Retail	1,072	34	10	6	16.4%	1,041	66	23	18	26.7%	1,009	98	33	27	27.3%
	Retail - Secured on real estate property	0	0	0	0	31.9%	0	0	0	0	30.2%		0	0	0	29.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-		0	0	0	-
Canada	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	31.9%	0	0	0	0	30.2%		0	0	0	29.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-		0	0	0	-
	Retail - Other Retail	1,072	34	10	6	16.4%	1,041	66	23	18	26.7%	1,009	98	33	27	27.3%
	Retail - Other Retail - Of Which: SME	1,068	34	10	6	16.4%	1,037	65	23	17	26.7%	1,00	5 97	33	27	27.4%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	8.2%	4	0	0	0	17.2%		4 0	0	0	17.5%
	Equity	0	0	0	0	-	0	0	0	0	-		0	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0		0	0	0	0		- 1	0	0	0	
	IRB TOTAL	4,521	92	23	13	14.5%	4,436	177	46	35	19.8%	4,361	252	63	52	20.6%



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,783	0	4,099	0	1,037	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	1	0	1	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,351	0	351	0	1,147	0	0	0	0.0%
	Corporates	7,181	922	7,134	989	6,094	702	184	162	23.1%
	of which: SME	2,654	4	2,559	- 4	2,534	4	6	1	23.5%
	Retail	5,312	525	3,730	616	4,633	682		59	8.7%
Coöperatieve Rabobank U.A.	of which: SME	4,293	172	2,964	188	3,810	441		45	10.1%
cooperations reasonating our in	Secured by mortgages on immovable property	4,790	2	2,071	0	4,424	29	8	2	7.3%
	of which: SME	1,477	0	641	0	1,472	3	4	0	13.6%
	Items associated with particularly high risk	19	U	29	U	U	U	0	U	0.0%
	Covered bonds	0	U	U	U	U	U	0	U	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU) Equity	U	U	0	0	0	0	0	0	0.0%
				U		U	U	U		0.0%
	Securitisation									0.0%
	Other exposures	24 420	4 450	47.446	1.505	47.775	0	0	- 0	
	Standardised Total	21,439	1,450	17,416	1,605	17,335	1.413	274	224	15.8%

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2.115	0	4.061	0	412	0	0	0	0.0%
	Regional governments or local authorities	2,113	0	7,001	0	712	0	0	0	0.0%
	Public sector entities	1	0	1	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	16	0	13	0	6	0	0	0	0.0%
	Corporates	1.284	146		125	959	110	44	41	37.5%
	of which: SME	730	110	730	0	708	110	2		0.0%
	Retail	1.511	137		158	1,479	127	44	33	26.2%
Madhadada	of which: SME	901	85	528	101	877	78	29	20	25.3%
Netherlands	Secured by mortgages on immovable property	2.808	2	1.161	0	2,746	28	7	2	7.4%
	of which: SME	1,364	0	599	0	1,359	3	4	0	13.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation		·							
	Other exposures					0	0	0	0	0.0%
		7 705	205	7.507	202	F (03	265		į	20.00/

Standardised Total

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Non performin exposures1
	Central governments or central banks	345	0	0	0	328	0	0	0	0.
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.
	Public sector entities	0	0	0	0	0	0	0	0	0.
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.
	International Organisations	0	0	0	0	0	0	0	0	0.
	Institutions	201	0	50	0	77	0	0	0	0.
	Corporates	281	2	281	2	27	0	0	0	0.
	of which: SME	13	0	13		13	0	0	0	0
	Retail	362	34	270	49	204	190	1	1	0
United States	of which: SME	7	0	4	0	6	0	0	0	46
Utilited States	Secured by mortgages on immovable property	1,513	0	550	0	1,510	0	1	0	0.
	of which: SME	14	0	7	0	14	0	0	0	0.
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.
	Covered bonds	0	0	0	0	0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.
	Equity					0	0	0	0	0.
	Securitisation									
	Other exposures					0	0	0	0	0.
	Standardised Total	2,701	36	1,152	51	2,146	190	3	1	0.5



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	(mln EUR, %)									
	Central governments or central banks	30	0	0	0	30	0	0	0	0.0
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0	0	0.0
	Institutions	712	0	142		710	0	0	0	0.0
	Corporates	91	0	89	0	82	0	0	0	0.0
	of which: SME	45	0	43		45	0	0	0	0.0
	Retail	125	1	89	1	125	0	0	0	13.19
Australia	of which: SME	125	0	89	1	125	0	0	0	13.19
Australia	Secured by mortgages on immovable property	78	0	28	0	77	0	0	0	0.0
	of which: SME	77	0	27	0	77	0	0	0	0.0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0		0	0	0	0	0.09
	Equity					0	0	0	0	0.09
	Securitisation									
	Other exposures					0	0	0	0	0.0
	Standardised Total	1.037	1	348	2	1.024	0	1	0	13.19

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3	0	3	0	3	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	2	0	2	0	0	0	0.0%
	Corporates	28	0	28	0	28	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	67	1	50	1	67	1	1	0	31.2%
Switzerland	of which: SME	67	1	50	1	67	1	1	0	31.2%
Switzeriariu	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	102	1	83	1	99	1	1	0	31.2%

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	148	0	0	0	148	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	144	0	29	0	142	0	0	0	0.0%
	Corporates	16	0	16	0	13	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	300	1	225	1	300	1	1	0	30.8%
New Zealand	of which: SME	300	1	225	1	300	1	1	0	30.8%
New Zediana	Secured by mortgages on immovable property	21	0	7	0	21	0	0	0	0.0%
	of which: SME	21	0	7	0	21	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	628	1	277	1	624	1 1	1	. 0	30.8%

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



		Coöperatie	ve Raboba	ank U.A.						
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								exposures	
	Central governments or central banks	2	0	2	0	2	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	79	0	17	0	78	0	0	0	0.0%
	Corporates	2,589	424		449	2,572	424	90	77	
	of which: SME	948	0	904	0	948	0	2	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Brazil	of which: SME	0	0	0	0	0	0	0	0	0.0%
DIdZII	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2,670	424	2,555	449	2.652	424	91	77	18.1%

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	3	0	0	0	0.0%
	Corporates	160	0	160	1	133	0	0	0	0.0%
	of which: SME	72	0	72	0	72	0	0	0	0.0%
	Retail	47	3	34	3	43	0	0	0	0.0%
United Kingdom	of which: SME	47	0	33	0	43	0	0	0	0.0%
Officea Kingaom	Secured by mortgages on immovable property	4	0	4	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Chandrad Tabel	214	2	100		170				0.09/-

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	29	0	14	0	28	0	0	0	0.0%
	Corporates	297	0	291	0	257	0	0	0	0.0%
	of which: SME	106	0	100		106	0	0	0	0.0%
	Retail	76		45		76	2	1	0	19.1%
France	of which: SME	76	2	45	2	76	2	1	0	19.1%
Trance	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	402	3	351	3	360	2	1	0	19.1%

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



		Coöperatie	ve Raboba	ank U.A.						
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				05	
	(4) 577 (9)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)		_						_	
	Central governments or central banks	26	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	U	- 0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	. 0		0	0	0	0	0.0%
	Institutions	32	0	15	0	28		0	0	0.0%
	Corporates	262	35		36	218	15	1	1	5.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	754	17		17	754	17	3	1	7.9% 7.8%
Germany	of which: SME	752	16	564	16		16	3	1	7.8%
Ocimany	Secured by mortgages on immovable property	12	0	4	0	12	0	0	0	7.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1.087	52	846	52	1.012	32	4	2	6.8%

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	45	0	22	0	45	0	0	0	0.0%
	Corporates	37	0	37	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	1	0	0	0	32.3%
Canada	of which: SME	1	0	1	0	1	0	0	0	32.3%
Callada	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	84	1	60	1	46	0	0	0	32.3%

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



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

		Baseline Scenario														
								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1.037	1	1	0	50.4%	1.036	2	1	1	51.4%	1.035	3	2	1	52,3%
	Regional governments or local authorities	. 0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,146	1	1	0	37.5%	1,145	3	1	1	37.3%	1,143	4	2	2	37.2%
	Corporates	5,994	802	214	189	23.6%	5,896		241		24.0%	5,797	999	268	243	24.3%
	of which: SME	2,493	44	18	12	26.4%	2,453		29		26.8%	2,412	126	40	34	27.1%
	Retail	4,513	802	247	226	28.2%	4,412	903	273		27.9%	4,321	994	296	275	27.7%
Coöperatieve Rabobank U.A.	of which: SME	3,698	553	208	190	34.3%	3,603	648	232	214	33.0%	3,518	733	254	235	32.1%
Cooperatieve Rabobank O.A.	Secured by mortgages on immovable property	4,384	68	17	9	13.5%	4,348	105	24	16	15.0%	4,312	141	30	22	15.6%
	of which: SME	1,456	20	8	4	20.4%	1,439	37	12	7	20.5%	1,423	53	15	11	20.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0,	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0,	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity (C10)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	17,075	1674	480	425	25.4%	16,836	1913	540	485	25.4%	16,607	2142	597	543	25.3%

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

								В	aseline Scenari	0						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	412	0	0	0	40.0%	412	0	() (40.0%	412	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Institutions	6	0	0	0	36.7%	6	0	(0	36.7%		0	0	0	36.7%
	Corporates	939		49	46	35.6%	919		54	1 51	34.2%	899	170	59	56	33.1%
	of which: SME	693		6	4	25.5%	679		10		25.5%		44	14	11	25.5%
	Retail	1,457		51	39	26.4%	1,437	169	56	45	26.7%		188		51	26.9%
Netherlands	of which: SME	861		34	24	25.4%	846	109		7 28	25.8%	832	123		32	26.0%
Netricianus	Secured by mortgages on immovable property	2,721		12	6	11.9%	2,698	77	16	10	13.3%		100	19	14	14.0% 19.0%
	of which: SME	1,345	18	7	3	19.0%	1,330	32	10) 6	19.1%	1,316	47	13	9	
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0% 26.4%
	Standardised Total	5,534	332	113	92	27.7%	5,471	396	127	107	26.9%	5,409	458	140	121	26.4%

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

								В	aseline Scenario							
				31/12/201	3				31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio
	Central governments or central banks	328		(0	100.0%	328	0	0	0	100.0%	328	0	0	0	100.0
	Regional governments or local authorities	0			0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Public sector entities				0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Multilateral Development Banks			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	International Organisations			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	77		(0	36.7%	77	0	0	0	36.7%	77		0	0	36.7
	Corporates	27			0	79.5%	27	1	1	1	77.3%	26	1	1	1	75.6
	of which: SME	13			0	96.0%	13	1	1	1	95.2%	12		1	1	94.5
	Retail	202	192	21	21	10.7%	201	194	21	21	10.8%		195	22	21	10.9
United States	of which: SME	6		(0	26.3%	6	1	0	0	22.2%	6	1	. 0	0	20.4
United States	Secured by mortgages on immovable property	1,498	12	4	2	19.3%	1,487	23	6	4	19.3%	1,476	33	8	6	19.3
	of which: SME	14			0	74.9%	14	0	0	0	75.1%	14	1	. 0	0	74.8
	Items associated with particularly high risk				0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment				0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	(((0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Equity	(((0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Securitisation															
	Other exposures	() ((0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Standardised Total	2,132	204	26	23	11.4%	2,119	218	29	26	12.1%	2,106	230	31	29	12.7



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

								В	aseline Scenario	,						
				31/12/201	3				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	3	0 0		0	100.0%	30	0	0	0	100.0%	30	0	0	0	100.
	Regional governments or local authorities		0 0) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0
	Public sector entities		0 0) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.
	Multilateral Development Banks		0 0) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.
	International Organisations		0 0) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0
	Institutions	70	9 () (0	36.7%	708	1	1	0	36.7%	707	2	1	1	36
	Corporates	7	9 3	1	. 1	24.9%	77	5	2	1	24.9%	74	8	2	2	24
	of which: SME	4	3 2		. 0	24.9%	42	3	1	1	24.9%	41	4	1	1	24
	Retail	12	2 3	1	. 1	24.0%	119	6	2	1	24.7%	117	8	2	2	25
Australia	of which: SME	12	2 3	1	. 1	24.0%	119	6	2	1	24.7%	117	8	2	2	25
Australia	Secured by mortgages on immovable property	7	6 2	1	. 0	26.6%	74	3	1	1	26.6%	73	4	1	1	26
	of which: SME	7	6 2	1	. 0	26.6%	74	3	1	1	26.6%	73	4	1	1	26
	Items associated with particularly high risk		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Covered bonds		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0
	Collective investments undertakings (CIU)		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0
	Equity		0 0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0
	Securitisation															
	Other exposures		0 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Standardised Total	1.01	7 8	3	2	25.6%	1,009	16	5	4	26.2%	1,003	22	7	6	26.

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

								Ba	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/2020	1	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3	0	0	0	26.2%	3	0	0	0	30.4%	3	0	0	0	33.7%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 38.4%
	Institutions	2	0	0	0	0.0%	2	0	0	0	35.9%	2	0	0	0	38.4%
	Corporates	27	0	0	0	16.5%	27	0	0	0	19.0%	27	1	0	0	21.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	66	2	1	0	29.1%	66		1	1	27.5%	65		1	1	26.3%
Switzerland	of which: SME	66	2	1	0	29.1%	66	2	1	1	27.5%	65	3	1	1	26.3%
SWILZELIALIU	Secured by mortgages on immovable property	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															1
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	98	2	1	0	28.0%	97	3	1	1	26.4%	96	4	1	1	25.6%

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

								Ва	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/2020	1	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	148	0	0	0	100.0%	147	0	0	0	100.0%	147	0	0	0	100.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 36.7%
	Institutions	142	0	0	0	36.7%	142	0	0	0	36.7%	142	0	0	0	36.7%
	Corporates	13	1	0	0	24.9%	12	1	0	0	24.9%	12	2	0	0	24.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	295		2	1	24.1%	289		4	3	23.4%	284	16	5	4	23.2%
New Zealand	of which: SME	295	6	2	1	24.1%	289		4	3	23.4%	284	16	5	4	23.2%
New Zealailu	Secured by mortgages on immovable property	21	0	0	0	25.8%	20		0	0	25.8%	20	1	0	0	25.8%
	of which: SME	21	0	0	0	25.8%	20	1	0	0	25.8%	20	1	0	0	25.8% 0.0% 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	618	7	3	2	24.8%	611	14	5	3	24.4%	605	20	6	5	24.4%

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



AOTHORITY		Coöpera	ieve Rabo	bank U.A.												
								В	aseline Scenari	D						
				31/12/2018					31/12/2019	,				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
						26,4%					26,4%					26.4%
	Central governments or central banks		2 .	0	0	26.4%		2 0		,	0.0%	2	0		4	0.0%
	Regional governments or local authorities Public sector entities		,	0	0	0.0%		0		,	0.0%	0	0		4	0.0%
	Multilateral Development Banks			0		0.0%					0.0%	0		,		0.0%
	International Organisations			0		0.0%					0.0%	0		,		0.0%
	Institutions	7		0		36.6%	70				0.0%	78		,		36.6%
	Corporates	2.54		99	02	18.5%	2,525	471	10					112	9 00	5 19.4%
	of which: SME	94		5	2	26.6%	931		10.	7	5 26.6%	921		10		7 26.6%
	Retail	,,,	1 6	,	0	0.0%	931	10		1	0.0%		- 27	10	, 	0.0%
	of which: SME) (ň	,	0.0%		0			0.0%		,	,		0.0%
Brazil	Secured by mortgages on immovable property		0	0	0	0.0%		0		1	0.0%		0			0.0% 0.0% 0.0% 0.0%
	of which: SME		0 0	0	0	0.0%) 0) (0.0%	0	0	· ·	0 0	0.0%
	Items associated with particularly high risk) (0	0	0.0%	0	0) (0.0%	. 0	0			0.0% 0.0% 0.0%
	Covered bonds) (0	0	0.0%	0	0) (0.0%	. 0	0			0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0) (0.0%	0	0		0	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0) (0.0%	0	0		0	0.0%
	Equity		0	0	0	0.0%	0	0) (0.0%	0	0		0	0.0%
	Securitisation															
	Other exposures) (0	0	0.0%	0	0) (0.0%	0	0) 0	0.0%
	Standardised Total	2,62	447	99	83	18.5%	2,604	472	10	89	19.0%	2,578	498	112	96	19.4%

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

								В	aseline Scenario	0						
				31/12/2018	;				31/12/2019	,				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks			0	0	0.0%	0	0		0	0.0%	. 0	0	0	0	0.0%
	Regional governments or local authorities			0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities			0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks			0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	International Organisations) (0	0	0.0%	0	0) 0	0.0%	0	0	0	0	0.0%
	Institutions			0	0	0.0%	3	0		0	36.7%	3	0	0	0	36.7% 7.1%
	Corporates	13		3 0	0	6.3%	128	6	1	. 0	6.4%	125	8	1	1	7.1%
	of which: SME	7.		2 0	0	6.2%	69	3	(0	6.3%		5	0	0	0 6.9% 0 10.9%
	Retail	4.		2 0	0	10.7%	40	3		0	10.7%	39	4	1	0	10.9%
United Kingdom	of which: SME	4.		2 0	0	10.6%	40	3	(0	10.7%	39	4	1	0	0 10.9% 0 0.0% 0 0.0%
Officea Kinguoffi	Secured by mortgages on immovable property			0	0	0.0%	0	0		0	0.0%		0	0	0	0.0%
	of which: SME			0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk			0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds			0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		(0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		(0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		(0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	174		1	0	7.9%	170	9	1	1	8.0%	167	13	1	1	8.4%

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

								Ва	aseline Scenario	,						
				31/12/2018	3				31/12/2019	1				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	C	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	28	0	0	0	36.6%	28	0	0	0	35.9%	28	0	0	0	36.0%
	Corporates	251		1	. 1	13.0%	246		2	1	13.3%			3	2	13.8%
	of which: SME	103	2	0	0	5.7%	101	5	0	0	5.9%			1	0	6.7%
	Retail	74	4	1	1	14.0%	72		1	1	12.2%	70		1	1	11.3%
France	of which: SME	73	4	1	. 1	13.9%	72	6	1	1	12.2%	70	8	1	1	11.3%
Trance	Secured by mortgages on immovable property	C	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	C	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	C	0	C	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	C	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	353	10	2	1	13.4%	346	17	3	2	13.0%	339	23	4	3	13.1%

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



AUTHORITY				bank U.A												
								В	aseline Scenari	0						
				31/12/2018	:				31/12/2019)				31/12/202	i0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks) (0	0.0%	0	0	() (0.0%		0	(0.0%
	Regional governments or local authorities) (0	0	0.0%	0	0	(0 (0.0%		0	() (0.0%
	Public sector entities) (0	0	0.0%	0	0	(0 0	0.0%		0) (0.0%
	Multilateral Development Banks) (0	0	0.0%	0	0	(0 0	0.0%		0) (0.0%
	International Organisations) (0	0	0.0%	0	0	(0 0	0.0%		0) (0.0% 0 0.0% 0 36.0%
	Institutions	2	3 (0	0	36.7%	28	0		0	35.9%					36.0%
	Corporates	21	4 18	2	1	8.2%	211	21		2 2	8.1%		25		. 2	2 8.1%
	of which: SME			0	0	0.0%	0	0	(0 (0.0%		0			0.0% 4 9.0%
	Retail	74		4	2	8.6%	732	39		5 3	8.8%			6	, 4	9.0%
Germany	of which: SME	74	28	4	2	8.5%	730	38		5 3	8.7%	720	48	6	, 4	4 8.9%
Germany	Secured by mortgages on immovable property	1	2 (0	0	8.2%	12	0	(0 0	7.9%	12	. 0) (7.8%
	of which: SME) (0	0	6.7%	0	0		0	7.8%		0			8.4%
	Items associated with particularly high risk			0	0	0.0%	0	0	(0 (0.0%		0			0.0%
	Covered bonds) (0	0	0.0%	0	0	() (0.0%		0		ı C	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0	(0	0.0%		0		ı C	0.0%
	Collective investments undertakings (CIU)			0	0	0.0%	0	0	(0 (0.0%		0			0.0%
	Equity) () C	0	0.0%	0	0	(0 (0.0%	. 0	0	(, C	0.0%
	Securitisation														4	
	Other exposures) (0	0	0.0%	0	0	() (0.0%		0	(1 0	0.0%
	Standardised Total	99	5 47	6	4	8.5%	983	60	7	7 5	8.6%	970	74		. 6	8.7%

								В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks		0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	4	5 0	0	0	36.7%	45	0		0	35.9%		0	0	0	36.0%
	Corporates		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Retail		. 0	0	0	18.9%	1	0		0	17.8%	1	0	0	0	17.3%
Canada	of which: SME		. 0	0	0	18.1%	1	0		0	16.8%	1	0	0	0	16.3%
Carlaua	Secured by mortgages on immovable property	(0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	of which: SME		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	46	0	0	0	25.6%	45	0	0	0	26.6%	45	0	0	0	27.7%

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



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

									Adverse Scen	ario						
				31/12/201	8				31/12/201					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1.036	1	1	1	52.2%	1.035	3	2	1	52.6%	1.034	4	2	2	52.9%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,145	2	1	1	37.4%	1,143	4	2	1	37.4%	1,141	6	3	2	37.6%
	Corporates	5,972	824	233	196	23.8%	5,840	956	270	233	24.4%	5,708	1088	306	270	24.8%
	of which: SME	2,483	54	27	15	27.4%	2,428	110	42	30	27.7%	2,375	163	57	45	27.9%
	Retail	4,506	809	265	236	29.1%	4,375	940	302	271	28.8%	4,235	1080	338	308	28.5%
Coöperations Bahabank II A	of which: SME	3,691	560	216	191	34.2%	3,568	683	251	223	32.7%	3,437	814	283	257	31.5%
Coöperatieve Rabobank U.A.	Secured by mortgages on immovable property	4,381	71	26	12	16.9%	4,335	118	35	22	18.5%	4,285	168	44	32	19.1%
	of which: SME	1,454	22	11	5	22.7%	1,433	43	16	10	22.9%	1,412	64	20	14	22.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	17,041	1708	526	446	26.1%	16,728	2021	611	529	26.2%	16,403	2346	693	614	26.2%

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

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1
	Central governments or central banks	412	0	0	0	40.0%	412	0	0	0	40.0%	412	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	6	0	0	0	36.7%	6	0	0	0	36.7%	6	0	0	0	36.7% 32.5%
	Corporates	934	135	54	48	35.3%	902		62	56	33.5%	875		69	63	32.5%
	of which: SME	689	18	10	5	26.3%	666		16	11	26.3%	647		21	16	26.3%
	Retail	1,455	151	56	41	27.0%	1,431		63	49	27.9%	1,406		70	57	28.4%
Netherlands	of which: SME	860		36	25	25.8%	842		41	30	26.5%	824		45	35	26.6%
recticitatias	Secured by mortgages on immovable property	2,719		18	9	15.5%	2,689		24	15	17.1%	2,657		29	21	17.7%
	of which: SME	1,343	19	10	4	21.3%	1,325	38	13	8	21.5%	1,306	57	17	12	21.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	5,526	341	128	97	28.4%	5,440	427	149	119	27.9%	5,355	511	168	140	27.5%

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

									Adverse Scen	ario						
				31/12/2018	3				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	328	0	0	0	100.0%	328	0	0	0	100.0%	327	0	1	0	100.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	77		0	0	36.7%	77		0	0	36.7%	77		0	0	36.7%
	Corporates	27	1	. 1	0	82.1%	26	1	. 1	1	82.0%	26	2	1	1	80.2%
	of which: SME	13	0	0	0	96.7%	13	1	1	1	96.7%	12	1	1	1	96.1%
	Retail	202	192	29	28	14.6%	200	194	29	29	14.7%	198	196	30	29	14.8%
United States	of which: SME	6	0	0	0	26.1%	6	1	. 0	0	21.7%	5	1	0	0	19.7%
Utilieu States	Secured by mortgages on immovable property	1,497	13	6	3	22.3%	1,484	26	9	6	22.3%	1,469	41	12	9	22.1%
	of which: SME	14	0	0	0	78.2%	14	1	. 0	0	78.3%	14	1	1	1	75.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,131	205	35	31	15.3%	2,115	222	40	36	16.1%	2,097	240	44	40	16.7%



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

									Adverse Scen	ario						
				31/12/201	8				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	30) (0	0	100.0%	30	0	0	0	100.0%	30	0	0	0	100.0
	Regional governments or local authorities	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Public sector entities	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Multilateral Development Banks	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	International Organisations	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Institutions	709) 1	1	0	36.7%	708	2	1	1	36.7%	707	3	1	1	36.7
	Corporates	79) 3	1	1	24.9%	76	6	2	1	24.9%	73	9	2	2	24.9
	of which: SME	43	2	1	0	24.9%	42	3	1	1	24.9%	40	5	1	1	24.9
	Retail	122	3	1	1	25.3%	119	6	2	2	26.0%	116	9	3	2	26.4
Australia	of which: SME	122	3	1	1	25.3%	119	6	2	2	26.0%	116	9	3	2	26.4
Australia	Secured by mortgages on immovable property	76	5 2	1	0	28.1%	74	3	1	1	28.1%	72	5	2	1	28.1
	of which: SME	76	5 2	1	0	28.1%	74	3	1	1	28.1%	72	5	2	1	28.1
	Items associated with particularly high risk) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Equity	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0		0.0
	Securitisation															
	Other exposures) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Standardised Total	1,016		4	2	27.0%	1,007	18	6	5	27.4%	999	26	8	7	27.69

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

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3	0	0	0	87.2%	3	0	0	0	98.2%		0	0	0	98.2%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	C	0	0	0	0.0%		0	0	0	0.0%
	Institutions	2	0	0	0	0.0%		. 0	0	0	92.5%		0	0	0	92.5%
	Corporates	27	0	0	0	33.5%	27	1	1	0	42.6%		1	1	1	48.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail	66	2	2	1	37.5%	65		3	1	40.4%			4	2	40.9%
Switzerland	of which: SME	66	2	2	1	37.5%	65	3	3	1	40.3%	63	5	4	2	40.9%
SWILZELIALIU	Secured by mortgages on immovable property	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	C	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	98	2	2	1	37.1%	97	4	. 3	1	41.0%	94	6	5	3	42.9%

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

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	148	3 0	0	0	100.0%	147	0	0	0	100.0%	147	0	0	0	100.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	142	2	0	0	36.7%	142	0	0	0	36.7%	142	1	0	0	36.7%
	Corporates	13	1	0	0	24.9%	12	1	. 0	0	24.9%	12	2	0	0	24.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	294		3	2	26.5%	288		5	3	26.3%	282		6	5	25.9%
New Zealand	of which: SME	294		3	2	26.5%	288		5	3	26.3%	282		6	5	25.9%
New Zealand	Secured by mortgages on immovable property	21		0	0	27.3%	20		. 0	0	27.3%	20	1	0	0	27.3%
	of which: SME	21	. 0	0	0	27.3%	20	1	. 0	0	27.3%	20	1	0	0	27.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	618	8	4	2	27.3%	610	15	6	4	27.1%	603	23	8	6	26.8%

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



AUTHORITY			tieve Rab						•	-						
									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0	0 0	27.7%	- 2	0	0	0	27.7%	2	0	0	0	27.7%
	Regional governments or local authorities		0		0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		0		0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	78		0) 0	36.7%	78		0	0	36.7%	77		0	0	36.7%
	Corporates	2,537	460	108	87	18.9%	2,506		116	95	19.4%	2,479	517	123	103	19.9%
	of which: SME	935	13	8	3 4	27.9%	923	25	11	7	27.9%	914	35	14	10	27.9%
	Retail		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Brazil	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
DI dZII	Secured by mortgages on immovable property		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,616	460	108	87	18.9%	2,585	491	116	95	19.4%	2,558	518	124	103	19.9%

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

		Adverse Scenario														
				31/12/201	18				31/12/201	19				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks		0 (0	0	0.0%	0		0	0	0.0%	0	0	0		0.0%
	Regional governments or local authorities		0 (0	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.0%
	Public sector entities		0 (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.0%
	Institutions		3 (0	0	36.7%	3	C	0	0	36.7%	3	0	0	C	36.7%
	Corporates	13	0 4	1 1	0	8.1%	125	8	2	1	11.2%	119	14	2	2	13.5%
	of which: SME	7	0 2	2 0	0	8.2%	68	5	1	1	11.3%	65	8	1	1	13.4%
	Retail	4	1	2 0	0	11.1%	39	4	1	1	11.9%	36	7	1	1	12.3%
United Kingdom	of which: SME	4	1	2 0	0	11.1%	39	4	1	1	11.8%	36	7	1	1	12.3%
Officea Kingaom	Secured by mortgages on immovable property		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	17	3	1	1	9.2%	166	13	7	1	11.5%	158	21	2	- 3	13.1%

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

									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1		Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	() (0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Regional governments or local authorities	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	28) (0	36.7%	28		0	0	35.7%	28		0	0	36.0%
	Corporates	250		7 2	2 1	14.1%	241		4	2	15.9%			5	4	17.0%
	of which: SME	103			0	6.8%	99		1	1	10.5%			2	2	13.5%
	Retail	73		1	1 1	13.8%	70		1	1	12.4%	66		2	1	12.4%
France	of which: SME	73		1	1 1	13.8%	70	8	1	1	12.4%		12	2	1	12.3%
Trance	Secured by mortgages on immovable property	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	() (0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	351	11	. 3	3 2	14.0%	340	23	5	3	14.8%	327	36	7	6	15.6%

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



AUTHORITY	Coöperatieve Rabobank U.A.															
									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	.0	
	(4) 50 %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)					0.0%			^	,	0.0%				پ	0.0%
	Central governments or central banks		,		, ,		U	U	U	U		0	0	0		0.0%
	Regional governments or local authorities			0	1 0	0.0%	0	0	0		0.0%	0	0	01	- 0	0.0%
	Public sector entities) (0	1 0	0.0%	0	0	0		0.0%	- 0	0	0	- 0	0.0%
	Multilateral Development Banks		0 0	0	0 1	0.0%	0	0	0		0.0%		0	0	0	0.0%
	International Organisations	(0	0	0 (0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	28	,	0	0 ر	36.7%	28		0	0	35.7%	28		0	0	36.1%
	Corporates	214	19	2	2 2	8.9%	208	25	3	2	9.8%		32	4	4	10.8%
	of which: SME		0	0) 0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail	739	31	. 6	i 3	10.4%	722	49	9	6	11.8%	699	72	13	9	12.7%
Cormany	of which: SME	738	30) 6	3 د	10.3%	720	48	9	6	11.7%	697	71	13	9	12.7%
Germany	Secured by mortgages on immovable property	12	2 (0) (14.2%	12	0	0	0	13.1%	12	0	0	0	12.7%
	of which: SME		0	0	0 (7.2%	0	0	0	0	8.0%	0	0	0	0	7.8%
	Items associated with particularly high risk) (0	0 (0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds) (0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	. 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	() (0	0 اد	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0 (0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures) () 0	ol c	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	993	50	1 8	. 5	9 9%	970	74	13	8	11 1%	939	105	17	13	

								Adverse Scenai	rio						
				31/12/2018				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	45	(0 0	36.7%	45	0	0	0	36.7%	45	0	0	0	36.7%
	Corporates	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1		0 0	19.0%	1	0	0	0	17.7%	1	0	0	0	17.4%
Canada	of which: SME	1	(0 0	17.9%	1	0	0	0	16.6%	1	0	0	0	16.1%
Callaua	Secured by mortgages on immovable property	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation														
	Other exposures	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	46		0 0	28.5%	45	0	0	0	28.5%	45	0	0	0	28.6%

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



2018 EU-wide Stress Test: Securitisations

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



2018 EU-wide Stress Test: Risk exposure amountsCoöperatieve Rabobank U.A.

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

2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	51,923	51,644	51,834	52,048	51,929	47,302	46,411	45,457
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	31,263	30,931	30,784	31,857	32,647	26,251	26,219	26,176
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,424	7,424	7,424	7,424	7,424	7,424	7,424	7,424
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	26,722	26,201	26,958	27,977	28,881	23,640	23,818	23,975
	A.1.3	Accumulated other comprehensive income	-1,402	-920	-920	-920	-920	-1,337	-1,337	-1,337
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	422	422	422	422	422	-5	-5	-5
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	-134	-134	-134	-134	-134	-125	-125	-125
	A.1.3.3	Other OCI contributions	-1,690	-1,208	-1,208	-1,208	-1,208	-1,208	-1,208	-1,208
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	26	26	26	26	26	26	26	26
	A.1.7	Adjustments to CET1 due to prudential filters	457	-25	-25	-25	-25	-25	-25	-25
	A.1.8	(-) Intangible assets (including Goodwill)	-1,002	-1,002	-1,002	-1,002	-1,002	-1,002	-1,002	-1,002
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-424	-452	-316	-170	-156	-1,688	-1,839	-1,984
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-950	-684	-1,275	-1,340	-1,468	-699	-734	-788
	A.1.11	(-) Defined benefit pension fund assets	-6	-6	-6	-6	-6	-6	-6	-6
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-48	-48	-48	-48	-48	-47	-47	-48
	A.1.14.1	Of which: from securitisation positions (-)	-48	-48	-48	-48	-48	-47	-47	-48
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-59	-59	-59	-59	-59	-59	-59	-59
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-285						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	525	478	27	0	0	25	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	79	79	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which due to DTAs that relu on future profitability and do not arise from temporary	446	398	27	0	0	25	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and	85	90	0	0	0	0	0	0
	A.1.22.4.2	CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-84	-84						



2018 EU-wide Stress Test: Capital

Coöperatieve Rabobank U.A.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,941	5,967	6,236	5,377	4,467	6,236	5,377	4,467
	A.2.1	Additional Tier 1 Capital instruments	2,648	2,648	2,648	2,648	2,648	2,648	2,648	2,648
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	-2	-2	-2	-2	-2	-2
	A.2.4	Additional Tier 1 transitional adjustments	3,294	3,321	3,590	2,731	1,821	3,590	2,731	1,821
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	37,204	36,898	37,020	37,234	37,115	32,487	31,596	30,643
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,719	14,746	14,814	14,814	14,814	14,814	14,814	14,814
	A.4.1	Tier 2 Capital instruments	14,814	14,814	14,814	14,814	14,814	14,814	14,814	14,814
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	-95	-68	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	198,269	198,503	200,614	201,949	203,718	218,347	225,650	228,816
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	15.77%	15.58%	15.34%	15.77%	16.03%	12.02%	11.62%	11.44%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	18.76%	18.59%	18.45%	18.44%	18.22%	14.88%	14.00%	13.39%
	C.3	Total Capital ratio	26.19%	26.02%	25.84%	25.77%	25.49%	21.66%	20.57%	19.87%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	30,738	30,454	30,757	31,857	32,647	26,226	26,219	26,176
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	33,384	33,100	33,403	34,503	35,294	28,872	28,865	28,822
	D.3	TOTAL CAPITAL (fully loaded)	48,199	47,914	48,218	49,317	50,108	43,687	43,680	43,636
	E.1	Common Equity Tier 1 Capital ratio	15.50%	15.34%	15.33%	15.77%	16.03%	12.01%	11.62%	11.44%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	16.84%	16.67%	16.65%	17.09%	17.32%	13.22%	12.79%	12.60%
	E.3	Total Capital ratio	24.31%	24.14%	24.03%	24.42%	24.60%	20.01%	19.36%	19.07%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			2,648	2,648	2,648	2,648	2,648	2,648
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	617,292	617,071	617,071	617,071	617,071	617,071	617,071	617,071
	H.2	Total leverage ratio exposures (fully loaded)	617,111	616,911	616,911	616,911	616,911	616,911	616,911	616,911
	H.3	Leverage ratio (transitional)	6.03%	5.98%	6.00%	6.03%	6.01%	5.26%	5.12%	4.97%
	H.4	Leverage ratio (fully loaded)	5.41%	5.37%	5.41%	5.59%	5.72%	4.68%	4.68%	4.67%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
	P.3	O-SII buffer	1.00%	1.00%	1.50%	2.00%	2.00%	1.50%	2.00%	2.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
- Julius America (70)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	1.50%	1.50%	2.25%	3.00%	3.00%	2.25%	3.00%	3.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	2.76%	2.76%	4.14%	5.51%	5.51%	4.14%	5.51%	5.51%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

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



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

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

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

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



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual									
		31/12/2017								
		Gross carrying a	nmount		Accumulated imp accumulated cha to credit risk and	e Collaterals and financial				
		Of which performing	Of which nor	n-performing	On performing	On non-performing	guarantees received on non- performing exposures			
		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³				
(mln EUR)	20 572	•		•						
Debt securities (including at amortised cost and fair value) Central banks	28,572 480	0	0	0	0	0	0			
		0	0	0	0		<u> </u>			
General governments	23,776	0	0	0		0	0			
Credit institutions	2,603	0	0	0	0	0	0			
Other financial corporations	1,304	0	0	0	0	0	0			
Non-financial corporations	410	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	525,478	1,439	18,315	17,139	613	4,936	10,778			
Central banks	66,130	0	0	0	0	0	0			
General governments	2,335	219	23	23	1	8	7			
Credit institutions	27,201	2	335	335	2	15	0			
Other financial corporations	27,367	48	947	890	13	258	506			
Non-financial corporations	203,193	810	15,253	14,623	533	4,245	9,021			
Households	199,252	361	1,757	1,269	63	410	1,243			
DEBT INSTRUMENTS other than HFT	554,050	1,439	18,315	17,139	613	4,936	10,778			
OFF-BALANCE SHEET EXPOSURES	86,669		476	452	0	-20	0			

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

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

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



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

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

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