

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

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

Coöperatieve Rabobank U.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period		36,846		37,861	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		36,824		37,844	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		40,725		42,736	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition		40,703		42,719	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		47,985		49,941	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		47,962		49,924	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount		211,855		251,455	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		211,832		251,438	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		17.39%		15.06%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		17.38%		15.05%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition		19.22%		17.00%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		19.21%		16.99%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition		22.65%		19.86%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		22.64%		19.86%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		559,151		687,088	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		7.28%		6.22%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Coöperatieve Rabobank U.A.

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		40,725		42,736	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition		40,703		42,719	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		559,151		687,088	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		559,129		687,071	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		7.28%		6.22%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		7.28%		6.22%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise Capital Coöperatieve Rabobank U.A.

			(min Fil8 %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
		A	(min 200y rey				49,941		Articles 4(118) and 72 of CBR
		A.1			36,846		37,861	C 01.00 (r0020,c0010)	Article 50 of CRR
		A11	Capital instruments eligible as CET1 Capital (including share premium and net own capital					C 01 00 (4039) (0010)	articles 26(1) unites (a) and (h) 22 to 29, 36(1) unite (f) and 42 of CBR
		-							
		-							
		-						(r0340,c0010)	
		-							
Number Name		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
Number Name Number Name<		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-19		-33	$\begin{array}{l} C \; 01.00 \; (r0450, c0010) + C \; 01.00 \\ (r0460, c0010) + C \; 01.00 \; (r0470, c0010) \; + C \\ 01.00 \; (r0471, c0010) + C \; 01.00 \; (r0472, c0010) \end{array}$	$\label{eq:constraints} \begin{array}{l} \label{eq:constraints} \mbox{Articles 4(36), 38(1) point (k) (l) and 89 to 91 of OR; Articles 38(1) point (k) (l) and 294(2) point (k) (l) and 258 of OR; Articles 38(1) point k) (l) and 294(3) of OR; Articles 38(1) point k) (v) and 155(8) of OR and Articles 38(1) point k) (v) and 155(4) of OR. \end{array}$
Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Num Name Num Number N		A.1.14.1			-19		-33	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
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Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number <t< td=""><td></td><td>A.1.16</td><td></td><td></td><td>0</td><td></td><td>0</td><td>C 05.00 (r0490,c0050)</td><td>Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR</td></t<>		A.1.16			0		0	C 05.00 (r0490,c0050)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number		A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 05.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Number Image Image <t< td=""><td></td><td>A.1.18</td><td>(-) Amount exceding the 17.65% threshold</td><td></td><td>0</td><td></td><td>0</td><td>C 01.00 (r0510,c0010)</td><td>Article 48 of CBR</td></t<>		A.1.18	(-) Amount exceding the 17.65% threshold		0		0	C 01.00 (r0510,c0010)	Article 48 of CBR
		A.1.18A	(-) Insufficient coverage for non-performing exposures		-79		-244	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Nume Number Number <	OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls		0		0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
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No. </td <td></td> <td>A.1.20</td> <td>CET1 capital elements or deductions - other</td> <td></td> <td>-216</td> <td></td> <td>-272</td> <td>C 01.00 (r0529,c0010)</td> <td></td>		A.1.20	CET1 capital elements or deductions - other		-216		-272	C 01.00 (r0529,c0010)	
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Image: Norm of the section of the sectin of the sectin of the section of the section of the section o		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
Image: Norm of the section of the sectin of the sectin of the section of the section of the section o		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		22		17	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
No. Notion of glanamenta and solutions Lot Auto Habitary Habitary<		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,879		4,875	C 01.00 (r0530,c0010)	Article 65 of CBR
Nome Nome Nome Nome Nome 0 0 0 0 0 0 Nome 0		A.2.1					4,875	C 01.00 (r0540,c0010) + C 01.00	
No No No No No No No No No 1 Manda (Mandama) Mainer		A.2.2			0				
Notice Notice Sector Sector Sector Sector 1 Addecide and addecides and after transitional adjustments) Image: I		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (r0660,c0010) + C 01.00 (r0700,c0030) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
Nome Nome Nome Nome Nome Nome Nome Nome No Note Note No No </td <td></td> <td>A.2.4</td> <td>Additional Tier 1 transitional adjustments</td> <td></td> <td>0</td> <td></td> <td>0</td> <td>C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)</td> <td></td>		A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
A1 To 2quitaments and decisions Initial of the second sec		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		40,725		42,736	C 01.00 (r0015,c0010)	Article 25 of CRR
Kill Kill <th< td=""><td></td><td>A.4</td><td>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</td><td></td><td>7,259</td><td></td><td>7,205</td><td></td><td>Article 71 of CRR</td></th<>		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		7,259		7,205		Article 71 of CRR
A1 Description Second		A.4.1	Tier 2 Capital instruments		7,259		7,205	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
NMN TUNDS REQUIREMENTS I OTTAL RESK EXPOSURE AMOUNT I Description Description Description Description Description Description Metas SO(), 5, % and WI CM REQUIREMENTS Of wheth: Transitional adjustments included Image: Company of the second adjustments included adjustments inclif adjustedinets included adjustments included adjusteding adjustm		A.4.2			0		0	(r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C	
NOME 1 Of which Transford adjustments holded Composition Composition </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Init Of which instance algoments toolded Of all of algoments toolded Of all of algoments toolded Of all of algoments A I Columbo Squart List List List List List List List Lis	OWN FUNDS REQUIREMENTS								Articles 92(3), 95, 96 and 98 of CRR
C42 THE 1 CAPTUA EATIO (transitional period) Cell 15.2 by 10.0 by 6.0 by 6.0 by									
Transform Interference Interference <td></td> <td></td> <td>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>•</td>			COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)						•
CETL capital hybracide D COMMON FQUITY TER 5 (APTAL (bub) toaded) Cold 36,624 37,644 Relational attribution by anti- Additional Relational attribution by anti- data by anti- data by anti- additional Relational attribution by anti- additional Relational attribution by anti- additional Relational attribution by anti- data by	Transitional period		TIER 1 CAPITAL RATIO (transitional period)					CA3 (3)	•
CETI PARIDIC (%) Fully looded ¹ E COMMON COUTY TERE I CAPTAL KATTO (fully looded) Image: Common participation of the state of									
Fully loaded F Control sport first,	Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		36,824		37,844	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.0)]	
F Adjustments to A11 due to IFR5 9 transitional arrangements O O O O C & En (1944,023) F Adjustments to 12 due to IFR5 9 transitional arrangements O O O C & En (1944,023) F Adjustments to 12 due to IFR5 9 transitional arrangements O O C & En (1944,023)	CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		17.38%		15.05%	[D.1]/[B-B.1]	
Memo Rems Provide to 1785 9 transitional arrangements 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		22		17	C 05.01 (r0440,c0010)	
F Adjustments to 72 due to 1785 9 Examplicanal arrangements 0 0 0 C6.66 (see 40.00)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0020)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 22 17 C 85.0 (644,0344)		F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		22		17	C 05.01 (r0440,c0040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation. Fully loaded CET1 cabit ratio estimation is based on the formulae stated in calculation.

Overview of Risk exposure amounts

Coöperatieve Rabobank U.A.

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹		151,376		158,468	C 02.00 (r0040, cd010) -[C 07.00 (r0090, cd220, s001) + C 07.00 (r0110, cd220, s001) + C 07.00 (r0130, cd220, s001) + C 08.01 (r0040, cd226, s001) + C 08.01 (r0050, cd226, s001) + C 08.01 (r0060, cd226, s001) + C 08.01 (r0060, cd226, s002) + C 08.01 (s0060, cd226, s002) + C 08.0
Of which the standardised approach		12,246		16,863	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach		3,293		1,244	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		113,947		116,702	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB		10,272		9,821	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²		3,423		2,971	C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001)+ C 07.00 (r0130, r0220, s001) + C 08.01 (r0040, r0260, s001) + C 08.01 (r0050, r0256, s001) + C 08.01 (r0040, r0266, s002) + C 08.01 (r0400, r0400, r0400) + C 08.01 (r0400, r0400)
Credit valuation adjustment - CVA		1,032		1,132	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		2,233		2,824	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		4,594		5,476	C 02.00 (r0520, c0010)
Of which the standardised approach		2,380		2,359	C 02.00 (r0530, c0010)
Of which IMA		2,214		3,117	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0		0	C 10.00 (r0010, c801)*12.5+C 20.00 (r0010, c9450)*12.5+HAAQC 24.00(r0010, c0090),C 24.00(r0010,c9100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		28,374		32,252	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		0		0	C 02.00 (r0610, c0010)
Of which advanced measurement approach		28,374		32,252	C 02.00 (r0620, c0010)
Other risk exposure amounts		20,823		48,334	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		211,855		251,455	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA): They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





Coöperatieve Rabobank U.A.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income		13,747		7,228
Of which debt securities income		111		66
Of which loans and advances income		11,724		6,098
Interest expenses		5,364		2,849
(Of which deposits expenses)		1,369		763
(Of which debt securities issued expenses)		2,156		1,085
(Expenses on share capital repayable on demand)		0		0
Dividend income		28		24
Net Fee and commission income		2,008		1,050
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		-16		-91
Gains or (-) losses on financial assets and liabilities held for trading, net		67		-401
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		458		199
Gains or (-) losses from hedge accounting, net		117		218
Exchange differences [gain or (-) loss], net		33		130
Net other operating income /(expenses)		757		356
TOTAL OPERATING INCOME, NET		11,834		5,864
(Administrative expenses)		6,317		3,100
(Cash contributions to resolution funds and deposit guarantee schemes)		499		437
(Depreciation)		362		168
Modification gains or (-) losses, net		-32		1
(Provisions or (-) reversal of provisions)		507		108
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-35		15
(Other provisions)		542		93
Of which pending legal issues and tax litigation ¹		328		0
Of which restructuring ¹		-146		0
(Increases or (-) decreases of the fund for general banking risks, net) ²		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-439		27
(Financial assets at fair value through other comprehensive income)		1		-1
(Financial assets at amortised cost)		-440		29
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		55		-13
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		18		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		317		97
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		41		1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		4,876		2,136
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		3,692		1,571
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		3,692		1,571
Of which attributable to owners of the parent		3,596		1,532

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

Total Assets: fair value and impairment distribution

Coöperatieve Rabobank U.A.

(min EUR)	ļ	ls of 30/09/20	21			As of 31	/12/2021			As of 31,	03/2022			As of 30	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	chy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					121,526								145,972				IAS 1.54 (i)
Financial assets held for trading					23,600	1,541	21,143	916					29,004	2,644	25,798	563	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					2,502	42	643	1,817					2,491	0	523	1,968	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					0	0	0	0 0 0 0 0		0	IFRS 7.8(a)(i); IFRS 9.4.1.5						
Financial assets at fair value through other comprehensive income					13,544	10,245	3,109	191					12,659	9,591	2,890	178	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					454,135								464,308				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					1,855	0	1,855	0					1,348	0	1,348 0		IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					3,408								-9,084				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					19,003								20,145				
TOTAL ASSETS					639,575								666,844				IAS 1.9(a), IG 6

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

(min E	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31,	/03/2022					As of 30	0/06/2022			
		Gross carry	ing amount ⁽²⁾		Accum	ulated impairr	ment ⁽²⁾	Gross	s carrying amou	int ⁽²⁾	Accum	ulated impair	ment ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accur	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant d increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other								13,215	0	0	-2	0	0							12,359	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							153	0	0	0	0	0							122	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							196	0	0	0	0	0							187	0	3	0	0	-2	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							418,995	29,325	9,113	-373	-890	-2,235							419,971	39,504	8,033	-371	-1,031	-1,988	Annex V.Part 1.32, 44(a)

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

(2) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Coöperatieve Rabobank U.A.

(min EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading		19,757		22,754	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		3,817		3,226	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		562,696		587,686	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		372		460	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		1,374		-1,282	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		1,291		1,281	IAS 37.10; IAS 1.54(I)
Tax liabilities		962		403	IAS 1.54(n-o)
Share capital repayable on demand		0		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		5,904		6,399	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹		0		0	Annex V Part 1.29
TOTAL LIABILITIES		596,173		620,925	IAS 1.9(b);IG 6
TOTAL EQUITY		43,402		45,920	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		639,575		666,844	IAS 1.IG6

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



Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives			18,710		21,126	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		1,419		2,087	Annex V.Part 1.31
	Central banks		71,704		70,345	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		4,198		1,057	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		4,089		5,120	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,240		1,335	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		17,507		18,723	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits		846		1,233	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations		42,921		49,954	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		17,016		17,647	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		121,449		120,536	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		72,906		72,087	ECB/2013/33 Annex 2.Part 2.9.1
	Households		188,123		195,558	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		35,414		39,273	Annex V.Part 1.42(f), 44(c)
Debt securities issued			120,277		130,258	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued		9,880		10,373	Annex V.Part 1.37
Other financial liabilities			442		417	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			586,642		614,125	

EBA ELECTEAN

2022 EU-wide Transparency Exercise Market Risk

Coöperatieve Rabobank U.A.

	SA					I	м								IM						
			VaR (Memoran	dum item)	AND MIG	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (A	Aemorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE RISKS CAPITAL CHARGE FOR CTP						
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021								As of 31/1	2/2021					
Traded Debt Instruments		0										40	10	92	35						
Of which: General risk Of which: Specific risk		0										0	0	0	0						1
Equities		0										0	0	0	0						
Of which: General risk		ő										ő	0	0	0						
Of which: Specific risk		0										0	0	0	0						1
Foreign exchange risk		0										2	1	7	1						1
Commodities risk Total		2,380 2.380									 	36	2	18 95	32	47	38	0	0	0	2,214
Total		1,500									 	50	<u> </u>				50	v	, ,	v	2/224
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022								As of 30/0	5/2022					
Traded Debt Instruments		0										40	15	167	49						
Of which: General risk		0										0	0	0	0						1
Of which: Specific risk		0										0	0	0	0						
Equities		0										0	0	0	0						
Of which: General risk		0										0	0	0	0						
Of which: Specific risk		0										0	0	0	0						1
Foreign exchange risk Commodities risk		2,359										2	1	3	2						
Total		2,359										43	16	161	53	45	40	0	0	0	3,117
Total		2,555										45		101							

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



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Cooperatieve Rabobank U.A.

					Standardise	ed Approach							
			As of 30/09/2021 As of 31/12/2021										
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(min SU(%)) Central governments or central banks Regional governments or local authorities					1,081	1,294 0	1,588					
R. C.	Public sector entities Multilateral Development Banks					0	0	0					
1	International Organisations Institutions Corporates					690 14,000	690 7,190	148 6,651					
R	of which: SME Retail					3,046 4,156	2,883 3,704	2,382 2,494					
consolidated data	of which: SME Secured by mortpages on immovable property					3,015 1,915 632	2,803 1,364 389	1,819 577 145					
E	of which: SME Exposures in default Items associated with particularly high risk					632 725 96	389 551 96	145 630 144	167				
c c	Covered bonds "laims on institutions and comprates with a ST credit assessment					0	0	0					
E	Collective investments undertakinos (CIU) Souitv Uher exoosures					0	0	0					
	Standardised Total ²					22,686	14,911	12,254	236				

¹⁰ Organi apposar, velik (Report value, 1 voprish Mark Mark yes associety of the 1 vot off conversion from the continuous and the state of the continuous and the continuous an

					Standardise	d Approach			
			As of 30,	/09/2021			As of 31,	12/2021	
	(min 202. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and previsions ¹
NETHERLANDS	Cable for example and the set of					730 0 0 13 1,238 846 1,384 518 518 518 512 214 9 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	943 0 0 13 9899 9922 321 1,001 389 2266 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1515 0 0 0 7 881 130 488 145 2477 144 0 144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
	Chandradized Tabal ²								26

Carl 22
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 Carl 24
 C

					Standardise	d Approach				
			As of 30	/09/2021			As of 31,	of 31/12/2021		
	(min #18 %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
UNITED STATES	Confra deventments e canto la basis Bacina a concernante o la cala tubritoria Recina canto entre la cala tubritoria Recina canto entre la cala tubritoria Institutaria Institutaria Institutaria Recina canto entre la calactaria Recina canto entre la calactaria Se al cala tub. 28 Escanto en la dita. Escanto en la d					199 0 0 0 294 4,050 8 325 153 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1999 0 0 294 321 153 0 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Standardized Tatal ²								2	

²¹ Ogni el poson, ville L'oponi vius, is reported hellen laing the accest en effect de confit conversion factors or cesti nin integrator historya (c.g. substitutor effects). (2) Diard viela ajelante posonis per caurdy el ancienza per visitadio reposone, abititudor advatora algunares (Akk) end other one finale advatora visitadio to the esposone, bit riciclas perele cesti ad ajuterete.

					Standardisi	ed Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min 208, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRALIA	Central exercision for central tasks Regional genomenations Regional approvements Regional approvements Regional approvements Regional approvements Regional approximations Regional approxim					11 0 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	11 0 0 3 3 3 4 2 2 2 5 7 5 7 5 7 5 7 5 7 5 7 5 7 5 7 5	31 85	
	Standardised Total ²								

¹⁰ Dami a moure, utilia Donare value, in wanniho Belles faktes into accust an efficie due to codi convente factori or costi ciù intotateri funciazio (a. substituteri efficia).
(2) Tatiri al acquisante di privilezza provingi di contegrarge accide libera factori formatti aggiunesi, dell'orde accidente addittateri della diversi efficia.

					Standardise	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min ELR, %))	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Carb at accounted to actual tables Carb at accounter of the Arabitetistic Matcheor Deviations of the Arabitetistic Matcheor Deviations of the Arabitetistic Matcheor Deviations of the Arabitetistic Matcheor Deviations of the Arabitetistic of actual: 201 Grands Deviations on Internative for Arabitetistic Grands Deviations and comprodes with a ST credit assessment Carbot Deviations and comprodes with a ST Carbot Deviations and comprodes with a					15 0 0 83 338 29 50 0 0 0 8 18 0 8 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 83 112 25 55 55 55 55 55 55 55 50 0 0 0 0 0 0		
	Standardised Total ²								9
			d provisions per country of co		due to credit conversion factors curtisation exposures, additiona				



EBA REFERENCE 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Cooperatieve Rabobank U.A.

			Standardised Approach									
			As of 30	/09/2021			As of 31,	12/2021				
	(min 208. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
NEW ZEALAND	Contral exercises in a contral table in the intervention of the control of the co					0 0 0 0 0 0 0 0 48 41 1 152 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 22 22 23 24 424 424 424 424 420 400 88 8 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			

- unner essoure, une booker view, is nontino bates takino eto accusti avr effect due to credit conversion fectos e credit nisk mitiaation technicasa (a.e. substitution effect). 2) Total value adjustmenta and provisions per country of counterparty excludes those for securitisation exposure, additional valuation adjustmenta (AUA) and other count funds reductions related to the exposure, for Archicek prevent routin in adjustments.

					Standardis	ed Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
BRAZIL	Cachip deveryments or central banks Realized a low method is clair altaribute Pack and a source welling Pack and the source of the source of the source of the Institutions Carl and Source of the source of the source of the Carl and Source of the source of the source of the of and Source of the source of the source of the Source of the Source of the source of the source of the Source of the Source of the source of the source of the Source of the Source of the Source of the Source of the Source of the Source of the S					4 0 0 79 3,289 1,304 0 0 283 283 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 79 1,55 1,24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 18 2,901 1,037 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100
	StandardEed Total ²								113

⁽¹⁾ Dagnal appears, while Epsours value, is reported before taking into account any effect due to credit convenien factors or coalt net independent before taking into account any effect due to credit convenien factors or coalt net independent. (EVA) and other one tunk independent particular effects).

Control Research of Con						Standardise	d Approach			
Control Research of Con				As of 30	/09/2021			As of 31	/12/2021	
CeRMANY Control intervention of a control intervention Control intervention Control intervention Control intervention Control Control		(mb 8 % %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Standardised Total ²	GERMANY	Caniza deservamentes er ceneral selavis Bendrad commentes de la clathoffiss Pacific autor metilies Pacific autor metilies Deservation de la clathoffiss Landactions Canization de la clathoffiss Landactions Carlondo 200 Escalation 200 Carlondo 200 Carlon					584 70 169	0 0 126 150 70 168	134 54 113	

elle Eposer váu, is reporte belo talegi ele accurt ay effect de la costit convenin factor or cesti ná mégden tubinga (ag. statutori effect). Original exposure
 (2) Total value adjur

			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
CANADA	Control movements or cancel basis Realized communities to calculate the Realized communities to calculate the Realized communities to calculate the Realized communities the Realized communities of the the Communities of the the Realized communities of the the Communities of the the Communities of the the Communities of the the Communities of the the Realized communities of the the the Realized communities of the the the Realized communities of the					2 0 0 0 9 884 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 4 57 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•

¹⁰ Obtained messare, unlike Terrorer value, is worked before laters to the assumed an effect late its onli conversion fields are resold in entrolling in the effect of the effect o

					Scandardisc	a Approach			
			As of 30	/09/2021			As of 31/	12/2021	
	(min EUR, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
SWITZERLAND	Cable derestmentigt er central kabnis Reicht ausstermetter kall schleftlichen Reicht ausstermetter kall schleftlichen Bestehlten Bestehlten Bestehlten Gestehlten Reicht Gestehlten Songereiche Stehlt Reicht Stehlt Reichten Stehlt Reichten Stehlt Reichten Stehlt Reichten Stehlt Reichten Stehlt Reichten Stehlt Reichten Stehlten Reichten Stehlten Reichten Stehlten Reichten Stehlten Reichten Stehlten Reichten Stehlten Gestehlten Gestehlten Stehlten Gestehlten Ste					0 0 0 0 0 0 0 988 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 18 6 98 98 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 16 5 70 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Chandra day Secol Tabul ²								

⁴⁰ Organi appears, units Deparam value, a reported below katery the associet any effect due to molit conversion lactor are cost in entraption belowaan (e.g. substation effect). (2) Tair al and appearant and provinces per country of conclusiony and and the neutralization exposure, additional valuation and performance with all applications and and an effect on the substation adjustments. (24(k)) and other cose fixed to the exposure, bit in Andream offect of adjustment and and an effect on the substation effects.

			Standardised Approach									
			As of 30	/09/2021			As of 31	/12/2021				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
FRANCE	Control sequencessates or control services and the service service service services and the service services and the service services and the service service service service services and the service					0 0 0 4 518 6 6 2 6 2 6 2 0 0 0 0 2 2 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1			

¹⁰ Octoirel assounce, velice bosours velice. Is research before taken test assource are effect due to codit conversion fictions or could relate instructiona beforeasi (e.g., substitution effection). (2) Telf of velice and particular and providence or country of country and veliceba boso for scan basis to scan experiments. (a followand veliceba relation engineeus, existing veliceba relation engineeus, existing veliceba relation engineeus).



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Cooperatieve Rabobank U.A.

					Standardise	d Approach			
			As of 31	/03/2022					
	(mb B28, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated data	Cardy al servement or central tasks Record personments to central tasks Record personments to central tasks Record personments to central tasks Record personments to central tasks Interdations Record and tasks Record and tasks Record and tasks Card Constants to international Record and tasks Card Constants the International Record and tasks Record and tasks					1,186 0 0 4,977 17,196 4,307 1,22499 1,22499 1,22499 1,22499 1,22499 1,225 9,8 6,90 0 0 0 0 0 0 1 7 17	1,543 0 0 4,423 3,229 2,344 1,345 500 9 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 (1,484 2,665 1,775 2,665 1,775 1,555 1,6	177
	Standardised Total ²					30,487	21,816	16,874	247

(1) Oxford exposes, volke Exposes where, is exposed below latery site accord any effect due to exite conversion factors or execution any effect due to exite conversion factors or execution any effect due to exite conversion factors or execution factors (executions);
 (2) Sub-dense due to exite any exact due to exite any effect due to exite conversion factors or execution factors (executions);
 (2) Sub-dense due to exite any effect due to exite any effect due to exite conversion factors or execution factors (executions);
 (2) Sub-dense due to exite any effect due to the exited area for below, effect due to exite any effect due to exi

		calculated as of last quarter									
					Standardise	d Approach					
			As of 31	/03/2022			As of 30	30/06/2022			
	(m) 5.8, %)	Criginal Egonare ¹ Exprouve Value ¹ Rick exprosure amount ^{Value} adjustments and ^{provident} Criginal Egonare ¹ Exprosure Value ¹ Rick exprosure amount ^{Value} adjustments and ^{Particle}									
NETHERLANDS	Central anarcementaria or central tabalia Central anarcementaria Padita sourcementaria Centralizzato Centralitati Centralizzato Centralitati Centralita					767 0 0 139 1785 1650 865 855 574 122 98 0 0 0 0 0 0 0 17	967 0 0 130 131 1515 735 735 735 735 735 735 735 735 735 73	661 431 178 174			

Digital segment, while features ratio, is specified for things the amount on profile clare to and a summarize factors are start of a displaying summarizes the provide period.
 Digital segments, which is displayed and the start of the amount of the start of

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	(06/2022	
	(mb 128, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Certific anomenolist or central basis Reconcil conversion: the coll addrefities Reconcil conversion: the coll addrefities Reconciliantes Institutions Conversion of Conversion of Conversion Reconciliantes Conversion of Conversion of Conversion Conversion of Conversion					2299 0 0 182 4/31 24 25 1466 55 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	239 0 0 133 14,155 265 232 355 255 233 355 355 355 355 355 35	54 0 0 28 28 37 37 37 32 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
	Standardised Total ²								4

Oppleringenge, unlike Speaner vales a supported limited by the scorest ary effect darks the offic conversion factors or could nil engineers by the schedule effects).
 Of limit and and ensurements factors are ensured and ensurements factors or could nil engineers by the schedule effects).
 Of limit and and ensurements factors are ensured and ensurements factors or schedule effects).
 Of limit and engineers are ensured and ensurements factors or equipments address or ensurements factors or ensurements factors are ensurements factors and and ensurements factors are ensurements factors ensurements are ensurements factors are ensurements are ensurements factors are ensurements are ensurem

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRALIA	Cashed are even municipal or cashed tasking angloral government banks heighted government auf auf heighted government auf auf heighted government af auf heighted g					10 0 0 32 592 151 575 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 30 428 66 466 466 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 25 416 48 23 1 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								

(1) Open improve, unlike propersy value, an equivale bine lating site account an effect dark to reall conversion finds or cost of elevation integration behaviore. (2014) and effect and account of elevation integration behaviore in the advectories of provide are convery of excitance in the dark town for substration equivales, additional values (2014) and other core funds editories related to the excention. (2014) and effect and advectories (2014) and effect core funds editories related to the excention. (2014) and effect and advectories (2014) and effect core funds editories related to the excention. (2014) and effect and advectories (2014) and effect core funds editories related to the excention. (2014) and effect and advectories (2014) and

				Standardise	ed Approach			
		As of 31	/03/2022			As of 30,	06/2022	
(mb R48, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Central according of central basis Mail and community of central basis Particular Community of Central Basis Particular Community of Central Basis Community of Central Basis (Central Basis) (Central Basis						3 0 0 225 65 65 6 0 0 0 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 0 0 0 98 2299 43 44 42 42 42 42 42 42 0 0 11 11 11 0 0 0 0 0 0 0 0 0 0 0 0 0	
Standardised Total ²								10
		nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

Resional anverse Public scoto enito Multilateral Devel International Orga Institutions Corporates of which: SHE Retail					Standardise	d Approach			
Resional governm Public sector and International Org Institutions Corporates of which: SRE Retail NEW ZEALAND Secured by monto			As of 31,	/03/2022			As of 30,	06/2022	
Resional governm Public sector and International Org Institutions Corporates of which: SRE Retail NEW ZEALAND Secured by monto	(m) 508 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Exposures in defa Items associated (Covered bonds Claims on instituti	evenements of each antholds as evenements of each antholds as and providence that and providence that and providence that as a as as as as as as as as					1 0 0 2 2 2 2 1 1 466 411 222 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 2 40 40 40 40 40 40 40 40 40 40 40 40 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Organia regionaria, unite loposane visua, in reported below talenge tole account any effect da no credit conversion factos or credit risk mitrigation individuos (e.g. substitution effects). Total view adjustment and provincion ys creativity of contraparty encludes those for securitisation exposures, additional visuation adjustments (AVAs) and other com facto matchings in the communication of the communica

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BRAZIL	Cardial developmentantes o cardial balais Reclarad la overventante de la cal anticrités Paleis cardo entités Paleis cardo entités Institutions Cardial Sectores Sectores Cardial Sectores Cardial					0 0 0 3,799 1,359 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 57 3,648 1,351 0 0 0 198 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 24 3,386 0 0 0 0 2121 0 0 0 0 0 0 0 0 0 0 0 0 0	102
	Standardiced Total ²								112

(1) Original exposure, unlike Exposure wise, is reported before taking into account any effect due to credit convention futures or credit nik indigation technologues (a.g., substitution effects).
(2) Total wise adjustments and provide shares per country of country

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mb E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Cartin a average star of each a backs Mathadia average star Available of average star Available of average star Available of available Institutions In					12 0 0 996 431 159 0 0 4 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 195 147 6 5 158 158 158 158 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 44 132 55 107 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
L	Standardised Total ²								

(1) Original exposure, unlike Deposure wise, is reported before taking into account any effect due to exet conversion factors or cost nice indepositon techniques (u.g. substitution effects).
(2) Total wise adjustments and provide shifting and conversion for searching or conversion factors are cost in the indepositon techniques (u.g. substitution effects).

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(m) 5.8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Conf al accession for conf a local Solution of community and an anti- Additional community and an anti- Additional community and and an Community and and and an Community and and and and and and and and and Community and					6 0 0 822 9955 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 66 99 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	5 0 0 37 3 3 3 3 3 3 0 0 0 0 0 0 0 0 0 0	•

Or of space, while Space while a spectral behavior and the spectra behavior and the spectral behavior and the spectra

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Carbot an overstanding of Carbot Sectors and Carbot					0 0 31 20 105 105 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 244 15 105 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 13 1 7 5 7 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								2

(1) Organia sposes, unite Exposes value, is reported before taking into account any effect due to endit common fractus or cedit mix mitigation technologue (e.g. substitution effects).
(2) Total value adjustments and provincing per country of auxiliaryet reductes three for securitization separates, additional valued on adjustments (AVAA) and other on finds, induction selected to the exposes, for induces and cent and inductive selected on the exposes.

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control anomanous on control and the set of the term Registral generation is closed at bottoms Public set of terms of the set of terms of terms Public set of terms of terms of terms of terms International Anomalastic set of terms of terms International Anomalastic set of terms of terms and anomalastic set of terms of terms of terms of terms of an international Anomalastic set of terms of terms of terms International Anomalastic set of terms of terms of terms Eleverate International and the ST created anomalastic Eleverate International Anomalastic set of terms of terms of terms Eleverate International Anomalastic (CEI) Eleverate International Anomalastic States Eleverate International Anomalastic States					1 0 0 0 552 647 1 1 92 92 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 213 81 1 1 22 92 92 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•

(1) Objest exposer, unlike Exposure value, is reported briden taking into account any effect due to orabit convenion factors or cost rule intigation techniques (e.g. substitution effects).
(2) Total value adjustments and positions per country of countriparty escludes those for excentisation exposure, additional valuation adjustments (XVA) and other own funds induction initiated to the exposures, fund induction generic event in adjustments.

Coöperatieve Rabobank U.A.

							IRB Ap	proach					
				As of 3	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Consolidated data	Central backs and central generates Corporates - Of Which Specified Landong Corporates - Of Which SHE Retail Retail - Secured on real scalar property Retail - Other Retail - Other Retail - Of Which : SHE Retail - Other Retail - Other Retail - Of Which : SHE Retail - Other Retail - Of Which : SHE Retail - Other Retail - Of Which : SHE Specified - Other Retail - Of Which : SHE	E						136,041 17,443 241,462 25,389 75,681 251,905 218,242 19,061 199,181 0 33,663 29,556 4,107 4,092	0 27 7,335 437 2,712 1,732 960 351 609 0 772 707 65 0	136,585 12,361 230,182 24(,132 78,458 244,557 213,217 18,678 194,539 0 31,441 27,016 4,425 4,092	1,055 3,700 85,306 4,968 21,454 30,503 21,501 4,978 16,523 0 9,002 7,510 1,491 10,272 11,618	0 8 2,042 127 762 1,124 854 121 733 0 225 45 0	3 2,300 177 742 1,099 406 303 103 0 694 641 52
	IRB Total ²										142,453		

C) Option deposes, while Eposes while, Inspired before taking the account any effect due to cost conversion factors or cost of an adjust behoves (c.g. shallhow the chost)
 Cost of the account and the cost of the adjust and the ad

TPB And

(nin D.R., %) anks and contral governments me	Original	Exposure ¹ Of which: defaulted	As of Exposure Value ¹	80/09/2021 Risk exposure		Value adjustments and	Original I	Exposure ¹	As of 3 Exposure	Risk exposure	amount	Value
anks and central governments ns	Original	Of which:		Risk exposure		adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value
anks and central governments ns			value.						Value ¹			adjustments
ns -					Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
corporates - Of Which: Specialised Lending							107,148 9,540 103,398 20,822	0 2 4,378 412	107,294 5,156 96,476 20,208	78 730 37,833 3,411	0 1 1,176 119	0 1 1,368 169
Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Partial - Secured on real estate property - Of Which: SME							40,611 227,538 217,174 19,016	2,580 1,203 944 349	40,357 222,234 212,150 18,633 192,519	13,674 24,613 21,297 4,965 16 221	723 943 822 119	653 848 399 301 98
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME							0 10,364 7,412 2,952	0 259 207 52	0 10,084 6,814 3,270	0 3,316 2,119 1,197	0 122 81 41	98 0 449 402 47 0
n credit-obligation assets	_						2,700	0	2,700	7,027	0	
	Ratal - Scorat on roal extep poperty - Of Which: SHE Ratal - Road Scorat on roal extep poperty - Of Which: SHE Ratal - Other Jack Bomber Resol Of Which: SHE Ratal - Other Action - Robert - Of Which: SHE Ratal - Other Ratal - Of Which: non-SHE Ratal - Other Ratal - Of Which: non-SHE Ratal - She Ratal - Of Which: non-SHE	Ratal - Socurd on real estate property - Of Which: SME Ratal - Socurd on real estate property - Of Which: SME Ratal - Other Ratal Ratal - Other Ratal - Of Which: SME Ratal - Other Ratal - Of Which: SME	Relat - Socured or nai exta poporty - 07 Which 39E Relat - Socured or nai exta poporty - 07 Which 39E Relat - Qualifying Revolving Relat - Other Intel Relat - Other I	Real - Socrard on in earlier pages - or White: 3HE Real - Guard Socrard on at data pages - or White: 5HE Real - Other Areal Real - Other Areal Real - Other Areal Real - Other Areal - of White: 5HE	Rati - Scond or in al adap sporth - 04 Which : 956 Rati - Scond or in al adap sporth - 04 Which : 069 Rati - Oner Intali Rati - Oner Intali Rati - Oner Intali Rati - Oner Intali	Retal - Scored on rais etta proports - O Which 198 Retal - Count on rais etta proports - O Which 1998 Retal - Ocean Keal Retal - Ocean Keal Retal - Ocean Keal Retal - Ocean Keal	Real -Sourd or net exte property - Of Which 98 Real -Sourd or net exte property - Of Which 198 Real -Catallog Reading Real - Other Madi Read - Other Madi	Relati - Socured or "real state property" of Which: 198E 19,065 Relati - Good or real state property" of Which: 198E 0 Relati - Outling Relationer of the state property of Which: 198E 0 Relati - Outling Relationer of the state property of Which: 198E 0 Relati - Outling Relationer of the state property of Which: 198E 0 Relati - Outling Relationer of Which: 198E 2,064 Relati - Outling Relationer of Which: 198E 2,264	Relati -Sourced or rail endar property, of Which: SHE 18,005 1900 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 19,005 10,005 <td>Real: Source or rest and pupper/v-O Which: 08E 196,155 396 18,021 Real: Source or rest and pupper/v-O Which: 09E 196,153 396 18,021 Real: Country or rest and pupper/v-O Which: 09E 0 0 0 0 Real: Country or rest and pupper/v-O Which: 09E 138,153 138,153 202 20,044 Real: Country or rest and v-O Which: 09E 13,263 202 20,044 202 20,044 Real: Country of the rest of O Which: 09-59E 2,2766 0 2,2766 0 2,2766</td> <td>Ratil: Source of not acte pooply - Of Wich: 098 180,05 349 180,05 349 180,05 469 Ratil: Could find 198,035 359 193,05 103,05</td> <td>Ratil: Source of mail and paperly of Witch: 198E 190 18,035 199 18,035 190 18,035 18,035 190 18,035 12,035 18,035</td>	Real: Source or rest and pupper/v-O Which: 08E 196,155 396 18,021 Real: Source or rest and pupper/v-O Which: 09E 196,153 396 18,021 Real: Country or rest and pupper/v-O Which: 09E 0 0 0 0 Real: Country or rest and pupper/v-O Which: 09E 138,153 138,153 202 20,044 Real: Country or rest and v-O Which: 09E 13,263 202 20,044 202 20,044 Real: Country of the rest of O Which: 09-59E 2,2766 0 2,2766 0 2,2766	Ratil: Source of not acte pooply - Of Wich: 098 180,05 349 180,05 349 180,05 469 Ratil: Could find 198,035 359 193,05 103,05	Ratil: Source of mail and paperly of Witch: 198E 190 18,035 199 18,035 190 18,035 18,035 190 18,035 12,035 18,035

				As of	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments							12,382	0	12,384	3	0	0
	Institutions							1,099	0	1,041	444	0	1
	Corporates							42,770	828	40,446	15,065	242	193
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							1,350 10.811	18	1,278 10.825	676 3.353	6	4
	Corporates - Ut Which: SME Retail							9,470	4/	10,825	3,353	14	43 70
	Retail - Secured on real estate property							3,470	100	3,030	2,301	32	70
	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SM							32	0	12	4	0	
	Retail - Qualifying Revolving							0	ō	0	0	ō	ō
	Retail - Other Retail							9,438	185	8,605	2,297	52	70
	Retail - Other Retail - Of Which: SME							8,294	173	7,461	2,006	48	64
	Retail - Other Retail - Of Which: non-SME							1,144	13	1,144	291	4	5
	Equity							715	0	715	1,925	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							2,425 391 22,081 26 14,037	0 0 183 0 3	2,445 409 23,944 26 16,186	67 65 4,290 14 2,106	0 62 0 1	0 41 0 14
AUSTRALIA	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qourds on real estate property - Of Which: non-SM Retail - Qourtfying Revolving							1,164 6 0 6 0	14 0 0 0	1,088 6 0 6 0	383 1 0 1 0	4 0 0 0	6 0 0 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Equity Other non-credit-oblication assets							1,159 1,159 0 19	14 14 0 0	1,082 1,082 0 19	381 381 0 36	4 4 0	6 6 0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments							4,503	0	4,619	0	0	0
	Institutions							87	0	79	31	0	0
	Corporates							11,786	286	10,204	4,636	93	81
	Corporates - Of Which: Specialised Lending							510	0	307	108	0	0
	Corporates - Of Which: SME Retail							306 1.492	15 32	282	74 275	5	3 12
	Retail - Secured on real estate property							47	32	47	11	2	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME								0	10		0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh Retail - Secured on real estate property - Of Which: non-Sh	(F						46	0	45	11	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							1,445	32	1,362	264	9	12
	Retail - Other Retail - Of Which: SME							1,444	32	1,362	263	9	11
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							7	0	7	13	0	0
	Other non credit-obligation assets												
	IRB Total												



Coöperatieve Rabobank U.A.	
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							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	1000		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
NEW ZEALAND	Central tasks and central governments Corporate: Of Whith: Specification constraints Corporate: Of Whith: Specification constraints Retail Corporate: Specification constraints Retail Society of whith: Specification constraints Retail Corporation and exits property Retail Corporations Retail Corporations Retail Corporations Retail Offer Retail - Offer Retail - Offer And Retail - Offer Retail - Offer Retail Retail - Offer Retail - Offer Retail - Offer Retail Retail - Offer Retail - Offer Retail - Offer Retail Retail - Offer Retail - Offer Retail - Offer Retail - Offer Retail Retail - Offer Retail - Offer Retail - Offer Retail - Offer Retail - Offer Retail Retail - Offer Retail - Offer Retail -	E						632 115 9,494 84 8,049 3 0 2 0 0 0 0 0 0 0	0 25 179 0 0 0 0 0 0 0 0 0 0 0	641 118 10,401 47 8,968 3 0 2 0 0 0 0 0 0 0	0 19 1,987 18 1,546 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 57 0 0 0 0 0 0 0 0 0 0	0 17 0 11 0 0 0 0 0 0 0 0
1	IRB Total												

Central balaxies accompressiones default ethold <								IRB Ap	proach					
Central banks and central property (with LSpeet) Central LSpeet (with					As of	30/09/2021					As of	31/12/2021		
Line Data Notion Of which: and all convention Of which all all convention Of which all conv			Original	Exposure ¹		Risk exposure	amount	adjustments	Original I	Exposure ¹		Risk exposur	e amount	Value adjustments and
Number Num Num Number				Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	provisions
	BRAZIL	Satisfates Coporates Of Work: Specialized Lending Coporates Of Work: Speci Real Real Real Societ of intel antibioproperty Real Societ of intel antibioproperty Real Societ on intel actas property - Of Work: spec Real Societ on intel actas property - Of Work: spec Real Societ on intel actas property - Of Work: spec Real Societ Real - Of Work: Spec Real - Offer Real - Of Work: Spec Real - Offer Real - Of Work: spec	ie						72 4,145 0 176 1,051 2 0 2 0 1,049 1,049 0	0 4 18 0 0 0 0 18	39 4,597 0 179 1,049 2 0 2 0 1,047 1,047 1,047	49 2,455 0 156 344 0 0 0 344 344 0		1 0 135 0 3 24 0 0 0 24 24 24 0 0
IRB Total Opping oppose, while Oppose way, inspected boles takes and any effect due to cett conversion factors are cetted to indeption takes (as a substantion effects).														

Expose and Children (Children (Ch					pproach	IRB Ap							
Unitypical Explosition Paralise Paralis Paralise Paralise	/12/2021	As of 31/12/2021	As of :					30/09/2021	As of				
Open Line Of plants; Of plants; Open datas; <	Risk exposure amount adje	Exposure		Exposure ¹	Original	adjustments	amount	Risk exposure		Exposure ¹	Original		
Central backs and central governments 1,332 0 1,355 0 C	Of which: production of the pr		Value*	Of which: defaulted		provisions	Of which: defaulted		value*				
GERMANY	103 0 1,462 4 49 0 108 3 541 22 3 6 1 0 32 6 0 0 507 16 507 16 1 0	679 103 4,119 1,462 246 49 392 108 2,461 541 150 33 6 1 184 32 0 0 2,271 507 2,270 507 1 1	679 4,119 246 392 2,461 190 6 184 0 2,271 2,270 1	0 9 55 3 0 3 0 53	655 4,540 283 429 2,641 191 6 185 0 2,450 2,459 1						łe	Institutions Corporates - Of White's Seculated Lending Corporates - Of White's Seculated Lending Real - Securet on and softing property Real - Securet on and softing property Real - Courts of and Real property - Of White hose Real - Courts of and Real property - Of White hose Real - Courts of and Real property Real - Courts - Real - Cole Real - Of White hose Real - Cole Real - One Real - Of White hose Sec Real - Cole Real - One Real - Of White hose Sec	ran Germany fgermany

iginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitutio

							тко ар	producti					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	T SIDE		Of which: defaulted	provisions		Of which: defaulted	· inde		Of which: defaulted	provisions
	ral banks and central governments							225	0	303	0	0	0
	tutions							465	0 48	481 4.331	173	0	17
Corpo	orates Corporates - Of Which: Specialised Lending							4,485 145	48	4,331 146	1,460	8	1/
	Corporates - Of Which: Specialized bending Corporates - Of Which: SME							271	0	263	53	2	1
Retai								1.576	12	1.416	295	3	9
	Retail - Secured on real estate property							5	0	5	1	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SM							5	0	5	1	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME							1,571	12	1,411	295	3	9
								1,565	12	1,405	295	3	9
Equit	Retail - Other Retail - Of Which: non-SME							6 77	0	5	147	0	0
	r non credit-obligation assets										•		
IRB T	Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accourt	nt any effect due t	p credit conversion	factors or credit ri	sk mitigation tech	riques (e.g. substi	ution effects).		

							IRB Ap	proach					
				As of 3	0/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions							252	0	282	0	0	0
	Corporates							199 4.617	26	228 3.949	41 1.289	0	5
	Corporates Corporates - Of Which: Specialised Lending							13	20	3,949	1,200	0	0
	Corporates - Of Which: SME							4	0	4	1	0	ō
	Retail							28	0	28	4	0	0
	Retail - Secured on real estate property							28	0	28	4	0	0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME							2	0	2	0	0	0
SWITZEREARD	Retail - Secured on real estate property - Of Which: non-SH							26	0	26	4	0	0
	Retail - Qualifying Revolving Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							3	0	3	11	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments							1,317	0	1,317	0	0	0
	Institutions Corporates							400 4.230	0 193	385 3.969	166 2.239	0 62	0 59
	Corporates Corporates - Of Which: Specialised Lending							4,230	193	3,969	2,2.39	62	59
	Corporates - Of Which: SME							178	0	170	41	0	0
	Retail							2,078	73	1,791	401	20	37
	Retail - Secured on real estate property							24	1	24	4	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME							3	1	3	1	0	0
TRAINCE	Retail - Secured on real estate property - Of Which: non-SM							21	0	21	3	0	0
	Retail - Qualifying Revolving Retail - Other Retail							2.054	72	1,766	397	20	37
	Retail - Other Retail - Of Which: SME							2.054	72	1,766	397	20	37
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							38	0	38	110	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expo	sure, unlike Exposu	re value, is reporte	d before taking into accourt	nt any effect due t	to credit conversion	factors or credit r	isk mitigation tech	niques (e.g. substit	ution effects).		



Coöperatieve Rabobank U.A.

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Consolidated data	Central backs and central generates Corporates - Of Which Specified Landing Corporates - Of Which SPE Real Real - Secured on real scalar property Real - Secured on real scalar property Real - Other Real - Of Which: SPE Real - Other Real - Of Which: SPE							161,394 13,036 253,381 25,781 77,163 255,238 220,281 0 34,420 30,294 4,126 3,955	208 0 7,317 419 2,408 1,683 908 236 672 0 775 699 76 0	162,174 8,964 242,358 24,760 79,812 246,526 214,393 18,169 196,224 0 32,133 27,689 4,444 3,955	1,226 1,695 87,616 4,850 22,129 30,246 21,095 4,851 16,244 0 9,152 7,689 1,463 9,821 13,838	44 0 1,989 123 689 1,168 847 104 742 0 321 273 48 0	2 0 2,107 135 731 1,187 277 162 115 0 909 864 45
	IRB Total ²										144,443		

Original exposure, unlike Tippsare value, in month addres taling the account any effect due to credit conversion factors or credit ruk implicit months and the exposure of the control of the months provide the account any effect due to credit conversion factors or credit ruk implication trachines, explicit address and the explicit months and the account any effect due to credit conversion factors or credit ruk implication trachines, explicit address and the account any effect due to credit conversion factors or credit ruk implication trachines, explicit address and the account any effect due to the 200 address and the account any effect due to credit conversion factors or credit ruk implication provide approxime, clusted and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account any effect due to the 200 address and the account and the account any effect due to the account any effect due to t

IRB Approach

							IRB Ap	proach					
				As of	31/03/2022					As of 3	30/06/2022		
		Origina	l Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
NETHERLANDS	Control banks and control generations: Institutions Corporate: Of Which Specialized Lending Corporate: Of Which Specialized Lending Real Record on real actase property Real - Societ on real actase property of Which: SPE Real - CasaTrips Recording Real - CasaTrips Recording Real - CasaTrips Recording Real - CasaTrips Record (Of Which: SPE							118,077 8,203 104,897 21,294 41,722 229,630 219,786 18,496 201,289 0 9,844 7,074	0 0 3,952 377 2,273 1,099 892 234 657 0 207 162	118,220 4,011 98,666 20,901 41,304 222,955 213,362 18,128 195,234 0 9,593 6,506	95 545 38,162 3,191 44,221 24,076 20,909 4,838 16,070 0 3,168 2,048	0 0 1,065 110 643 926 816 103 713 0 110 75	0 0 1,217 115 647 567 270 160 109 0 297 260
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IBB Total							2,770 2,637	45 0	3,088 2,637	1,119 6,714	35	37 0

				As of :	31/03/2022					As of 3	0/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments							25,581	0	25,586	0	0	0
	Institutions							1,151	0	1,170	431	0	0
	Corporates							47,389	1,004	45,099	16,375	272	155
	Corporates - Of Which: Specialised Lending							1,353	15	1,273	800	5	2
	Corporates - Of Which: SME							10,587	50	10,571	3,480	18	44
	Retail							10,276	249	9,394	2,469	92	81
	Retail - Secured on real estate property							31	0	31	3	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SI							31	0	31	3	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							10,245	249	9,363	2,466	92	81
	Retail - Other Retail - Of Which: SME							8,900	219	8,018	2,125	80	74
	Retail - Other Retail - Of Which: non-SME							1,345	30	1,345	341	12	8
	Equity							625	0	625	1,617	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending							1,939 564 22,661 27	0 0 180 27	1,954 590 24,691 27	63 100 4,119 9	0 0 62 9	0 0 43 13
	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME							14,314 1,260 7 0	2 17 0	16,552 1,179 7 0	2,112 418 1	1 7 0	7 7 0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail							7 0 1,253	0 0 17	7 0 1,172	0 0 417	0 0 7	0 0 7
	Retail - Other Retail - Of Which: SME Retail - Of Which: SME Equity Other non-credit-oblication assets							1,253 0 21	17 0 0	1,172 0 21	417 0 40	7 0 0	7 0 0
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origina	l Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and
	Central banks and central governments							3,773	0	3,871	0	0	0
	Institutions							0	0	0	0	0	0
	Corporates							10,411 599	225	9,840 375	4,402 134	71	57
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							270	0	3/5 252	139	0	0
	Retail							1.465	24	1 387	261		15
	Retail - Secured on real estate property							44	0	43	8	0	0
	Retail - Secured on real estate property - Of Which: SME							2	0	2	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SP							42	0	42	8	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							1,421	24	1,344	253	9	15
	Retail - Other Retail - Of Which: SME							1,421	24	1,344	253	9	15
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity Other non credit-obligation assets							8	0	8	15	0	0
	IRB Total												

Cooperatieve Rabobank U.A.

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
NEW ZEALAND	Control luncks and control generations: Institutions Compared to 10 Which Specialized Lending Compared to 10 Which Specialized Lending Read Second on real actate property Read Second on real actate property Read Second on real actate property - 07 Which: SPE Read - Comp Read - Or Which Second Read - Other Read - Other Read - Or Which Second Read - Other Read - Other Read - Other Read - Other Read - Other Read Read - Other Read - Other Read - Other Read Read - Other Read - Other Read - Other Read - Other Read - Other Read Read - Other Read							881 9,807 83 8,269 3 0 3 0 0 0 0 0 0 0 0 0	0 113 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	900 70 10,746 72 9,216 3 0 0 0 0 0 0 0 0 0	0 8 2,010 24 1,492 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 5 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total			_									

As of 31/03/2022 As of 30/06/2022 Value adjustme and provision Risk e osure¹ Exposure Value¹ Exposur Value¹ Of which defaulte Of which defaulte Of wh 1 0 150 0 4 28 0 0 400 15 5,459 0 327 1,252 1 0 1 0 1,251 1,251 0 551 26 3,120 0 260 413 0 0 400 26 5,886 0 330 1,250 1 0 1,249 0 0 0 92 0 3 9 0 0 0 9 9 9 0 326 0 6 21 0 L Vincense karal - Secured on real edite property - Of Which: SME Meall - Secured on real edite property - Of Which: ron 5 adhing Revolving Mark Reall - Other Reall - Of Which: SME Reall - Other Reall - Of Which: ron-SME BRAZIL 0 0 21 21 0 0 0 28 28 0 Retail - Qu Retail - Oti 0 413 413 0

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions							1,114 969	0	1,174	0 105	0	0
	Corporates							4,787	22	4,385	1.401	6	0
	Corporates - Of Which: Specialised Lending							275	0	267	56	ő	ő
	Corporates - Of Which: SME							396	12	361	100	4	2
	Retail							2,648	49	2,468	540	24	28
	Retail - Secured on real estate property							184	2	183	32	7	1
GERMANY	Retail - Secured on real estate property - Of Which: SME							5	0	5	1	0	0
OEIG # UT	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving							179	2	178	30	7	1
	Retail - Other Retail							2,464	46	2.285	508	18	26
	Retail - Other Retail - Of Which: SME							2,463	46	2,283	508	18	26
	Retail - Other Retail - Of Which: non-SME							1	0	1	1	0	0
	Equity							11	0	11	37	0	0
	Other non credit-obligation assets												

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

							тко ар	proacti					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions							365 598	0	403	0	0	0
	Corporates							5.260	43	4,992	1.680	11	15
	Corporates - Of Which: Specialised Lending							142	0	142	54	0	0
	Corporates - Of Which: SME							359	2	342	73	1	3
	Retail							1,718	15	1,543	321	6	10
	Retail - Secured on real estate property							5	0	5	2	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-							0	0	0	0	0	0
	Retail - Qualifying Revolving	^						0	0	0	0	0	0
	Retail - Other Retail							1,713	15	1,538	319	6	10
	Retail - Other Retail - Of Which: SME							1,706	15	1,531	318	6	10
	Retail - Other Retail - Of Which: non-SME							7	0	7	1	0	0
	Equity							38	0	38	71	0	0
	Other non credit-obligation assets												

(1) Orginal exposure value, is reported before taking into account any effect due to credit coversion factors or credit risk mitigation techniques (c.g., substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and
	Central banks and central governments							2,193	0	2,205	0	0	0
	Institutions							163	0	188	25	0	0
	Corporates							5,134	26	4,160	1,233	8	11
	Corporates - Of Which: Specialised Lending							14	0	14	2	0	0
	Corporates - Of Which: SME Retail							27	0	27	4	0	0
	Retail - Secured on real estate property							27		27	3		0
	Retail - Secured on real estate property - Of Which: SME							2	0	2	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-St							26	ō	26	3	ō	ō
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							3	0	3	11	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments							397	0	397	0	0	0
	Institutions							240	0	178	63	0	0
	Corporates							3,747	197	3,525	2,034	63	58
	Corporates - Of Which: Specialised Lending							230	0	128	58	0	0
	Corporates - Of Which: SME Retail							129 2,113	0 68	123 1.803	37 401	24	42
	Retail - Secured on real estate property							2,113	60	24	3	24	0
	Retail - Secured on real estate property - Of Which: SME							2		211	1		0
FRANCE	Retail - Secured on real estate property - Of Which: non-SI							21	ő	21	2	ő	ő
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							2,089	68	1,779	398	24	42
	Retail - Other Retail - Of Which: SME							2,088	68	1,779	398	24	42
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							41	0	41	119	0	0
	Other non credit-obligation assets												
	IRB Total												





							Coöperatieve Rabobank l	J.A.						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	0 104 1 519 0 0 625	0 104 10 10 519 0 0 0 0 0 0 0 0 0 0 0	0		0 104 515 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 499 0 0 0 0 0	0 0 4 4 0 5 495 0 0 0 0			0 0 0 495 0 0	0 0 4 0 0 0	10	0 0 0 0 0 0 0 0 0 0 7 1,378 0 0 7 1,378	0 0 0 0 0 0	0 0 0 0 0 0 82	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							Coöperatieve Rabobank L	J.A.						
							As of 31/12/2021							
				On balance s	hoot	Dire	t exposures		Derivat	iver		Off balar		
	(mln EUR)			On balance s	neet				Deriva	lives		Off balar	ice sneet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 214 0 0 214 214	0 0 214 0 21 2 214			0 0 214 0 0 214 214	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 155 0 933 1 1 0 1,149	0 155 0 993 1 0 1 /149			0 155 0 993 0 0 0 0 1,148	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	588 588 394 11 452 452 277 277 277		66 93 0 2 1 0 2		0 529 0 275 0 0 0 804	0 0 19 0 0 0 0		310 250 25 0 0 25 0 25	49 36 0 0 0 0 0	1,997 589 0 0 0 0 0 0 2,586			
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia	4/14				004	17				2,300			
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 10Y [[10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary						0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland	0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 6 0 0 0 0 6		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	22 1 19 0 5 5 6 6 8	23 1 19 0 16 0 0 5 9	23 1 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 19 0 0 0 0 19		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Coöperatieve Rabobank L	J.A.						
							As of 31/12/2021							1
						Dire	ct exposures					0/11		
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	0 0 0 0 250 0 0 250 0 0 250	0 0 0 0 0 0 0 0 0 0 250 0 0 0 0 0 250			0 0 0 0 250 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		31
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Malta													
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	0 237 299 9 597 761 235 2,138	0 0 7 237 9 238 9 8 8 7 572 1 478 1 27 8 127 7 1,720	0 3 0 54 230 30 323		0 205 143 0 126 0 0 0 0 4 74	8 392 248 96	22 39 0 0 0 30 30 147 239	3,066 3,831 10 0 161 277 7,345	26 47 131 173 0 0 174 551	1,025 2,055 2,567 3,122 0 0 510 9,279	0 276 0 1,000 275 0 0 1,551		200
10021 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	4,130 7 7 0 0 0 0 0					0 0 7 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0		200
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal													1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Coöperatieve Rabobank l	J.A.						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	iitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	7 0 1 0 0 0 14 0 21	4 0 1 0 9 9 0 1 4				0 0 1 0 0 0 1		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 7 0 0 0 0 7	0 0 7 0 0 0 0 0 7 7				0 0 7 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [3Y-10Y] [10Y-more Total [0-3M]	United Kingdom	0 0 15 0 0 0 0	0 0 15 0 0 0 0 0				0 0 15 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0		000000000000000000000000000000000000000		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 10Y [[10Y - more] Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway								0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 881 299 167 333 7 0 0 0 1,594	0 881 209 167 337 0 0 0 0 1,594			0 879 196 136 133 337 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 12 4 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			67
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 1 5 1 221 21 0 229	0 1 5 1 221 1 0 229				0 1 5 1 221 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong		0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0



						(Coöperatieve Rabobank U	J.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	64 134 213 21 2,708 2,708 2,00 3,161	2	0 0 126 0 127 126	0	0 131 0 2,563 0 0 2,694	213 19 3 2 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 14 0 0 0 0 0 0	0 14 0 0 0 0 0 1 14			0 14 0 0 0 0 0 0	0 0 0 0 0 0		000000000000000000000000000000000000000					5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland							23 20 2 2 1 0 0 0 0 0 0 7 7 7	15,537 15,867 384 98 40 0 0 31,925	414 229 1 2 2 2 2 0 650	268 276 206 132 0	000000000000000000000000000000000000000		
10 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Other advanced economies non EEA	0 173 180 0 282 0 0 282 282	80 0 28 0 0 0			0 173 77 0 28 0 0 0 278	0 0 4 0 0 0 0 0							
1001 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA		102 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	** 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Middle East						0 0 0 0 0 0 0							0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 158 150 3 0 0 0 310	3 0 0 0			0 157 97 0 0 0 0 0 254	52 3 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		402



General governments exposures by country of the counterparty

							Coöperatieve Rabobank I	U.A.						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ince sheet	
												Off-balance	sheet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 12 2 2 3 173 0 0 0 2 15 2 15	0 0 229 173 0 0 215	0 0 0 0 0 0 0 0 0			0 0 12 29 173 0 0 215				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	0 0 0 8 0 0 8	0 0 0 0 0 0 0 0 27
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 109 54 52 1555 0 0 0 371	0 109 54 52 5 155 0 0 0 370	0 0 0 0 0 0 0 0 0		(107 () () () () () () () () () (0 3 54 52 155 0 0 0 264					4	0 0 9 6 0 0 5	0 0 0 0 0 0 0 0 0 117

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Cuba, Peneto Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Natore Barbados, Cuba, Peneto Ros, Natore Barbados, Peneto Ros, Natore Barbados, Cuba, Peneto Ros, Natore Barbados, Cuba, Peneto Ros, Natore Barbados, Cuba, Peneto Ros, Natore Barbados, Peneto

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



							Coöperatieve Rabobank l	J.A.						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	0 100 0 0 0 316 0 417 417	0 100 0 0 316 0 417			0 100 0 0 316 0 416	1 0 0 0 0		0 0 2 83 0 0 0 0 0 0 0 0 0 0 2 83 2 83	0 104 0 0 0 0 0 0 104	0 4,218 0 0 0 0 4,218	0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	1 1 2 0 0 621 625	1 2 0 0 621 621			0 0 0 0 621 0 0 2 2 0 2	0			0 0 0 0 78 0 78 0 78 78	0 0 0 1,460 1,460	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-3Y] [5Y-10Y] [10Y-more Total	Bulgaria											-		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark		0 0 16 0 0 1 1 0 17				0 0 16 0 1 1 1 7 7			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						1	Coöperatieve Rabobank L	J.A.						
							As of 30/06/2022							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland						0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more Total	France	200 100 3 0 1 17 17 17 17 17 19	170 100 3 0 0 171 13 458	170 0 0 0 0 0 0 1 1 1 84		0 00 100 0 00 0 00 171 0 271 272	3 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	133 933 14 14 34 19 5 5 1.336	0 933 14 0 23 183 183 0 0	0 58 2 0 0 3 3 0 6 3		0 875 0 0 22 180 0 0 1,078	12 0 0 0		0 300 0 0 0 0 300	0 0 0 0 0 0 0				0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [5Y - 10Y] Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Hungary						0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland		0 8 0 0 0 0 8 8				0 0 8 0 0 0 0 8 8			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	1 0 11 0 30 0 0 42	1 0 11 0 30 0 0 0 42	1 0 0 30 30 0 0 31			0 0 11 0 0 0 0 11		0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		6
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Latvia										· · · · ·			



						1	Coöperatieve Rabobank l	J.A.						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	•
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg								0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	21 344 133 26 466 1,167 339 2,518	0 342 135 26 381 816 229 1,979	0 0 15 0 372 45 183 183		(33) 1 0 0 0 107 0 438	120 26 8 664 95	0 1 0 0 0 31 63 94	0 33 4 2,648 214 2,899	0 0 0 148 0 148	0 1 4 0 6,199 12 6,216	0 233 0 1,000 0 275 0 1,508	000000000000000000000000000000000000000	202
10-3M [[3M-117] [1Y-27] [2Y-37] [3Y-57] [5Y-107] [10Y-more Total	Poland	4,240 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 0 0 0				0 0 8 8 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0 0	1,500 0 0 0 0 0		202
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal		0 0 1 0 0 0 0									000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania							•						
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



				Cooperatieve Rabobank U.A.										
							As of 30/06/2022							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Derivat	ives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	61 0 0 0 0 0 69	61 0 8 0 0 0 0 0 5 9	6) () () () () () () () () () () () () ()			0 0 8 0 0 0 0 0 8	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 29 0 0 0 0 0 29 29	0 0 29 0 0 0 0 29 29				0 0 29 0 0 0 0 0 0 29	0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 2 0 0 0 0 3 3	0 0 2 0 0 0 3				0 0 2 0 0 0 3 3	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 0 14 0 0 0 0	0 0 14 0 0 0 0 1 4				0 0 14 0 0 0 0 14		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 934 1111111 1187 169 27 0 1,529	0 934 111 287 169 27 0 27 0 527			(933 107 288 165 27 (27 (3,518	0 2 4 0 4 0	2 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			69
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 365 2 1 1 1 8 8 0 379	0 365 2 1 1 8 0 379				0 365 2 1 1 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong		0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		



							Coöperatieve Rabobank U	J.A.						
							As of 30/06/2022							_
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	1 154 133 132 1,236 1,833 0 3,575			()	0 152 0 1,205 1,834 0 3,191	193 8 31 4		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		54
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		0 15 1 0 0 0 0 0 16			0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 1		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland						0 0 0 0 0 0	0 99 0 0 0 0 0 0 9 9	0 37,165 0 0 0 0 0 0 37,165	0 1,069 0 0 0 0 0 1,069	000000000000000000000000000000000000000	0 0 0 0 0 0 0		
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	0 133 34 0 22 0 0 0 192	34 0 27 0 0			0 138 30 27 0 0 30 27 19 3	0 0 4 0 0 0 0							
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA					0 0 0 0 0 0 0 0		0 0 0 0 0 0 0						
10-3M [[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East						0 0 0 0 0 0 0							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 275 176 0 0 0 0 0 454	000000000000000000000000000000000000000			0 275 120 0 0 0 0 0 3 95	0	0 0 0 0 0						597



General governments exposures by country of the counterparty

							Coöperatieve Rabobank	U.A.						
							As of 30/06/2022	1						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	3	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-107] [10Y-more Total	Africa	0 0 10 84 122 0 216	0 0 10 84 122 0 216				0 0 10 0 84 122 0 216					() () () () () () () () () () () () () (
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 51 41 9 67 136 136 0 304	0 51 41 9 66 136 0 303	0 0 0 0 0 0 0 0			0 1 41 9 65 136 0 0 254					() () () () () () () () () () () () () (0 0 0 0 0 0 0 0 0 89

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Cuba, Peneto Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Natore Barbados, Cuba, Peneto Ros, Natore Barbados, Peneto Ros, Natore Barbados, Cuba, Peneto Ros, Natore Barbados, Cuba, Peneto Ros, Natore Barbados, Cuba, Peneto Ros, Natore Barbados, Peneto

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

EBA STATIS

2022 EU-wide Transparency Exercise

Performing and non-performing exposures Coöperatieve Rabobank U.A.

1				As of 30/09/2021									As of 31/12/2021				
	Gross car	rrying amount/ Nomina	i amount		Accumulated imp value due to cred	pairment, accumulated n dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and
	Of which performing but past due >30 days		Of which non-performin	÷	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ³	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)	and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits									121,071	0	0	0	0	0	0	G	0
Debt securities (including at amortised cost and fair value)									13,419	0	0	0	0	2	0	a	
Central banks									322	0	0	0	0	0	0	0	0
General governments									9,287	0	0	o	0	1	0		0
Credit institutions									3,239	0	0	0	0	1	0	0	0
Other financial corporations									401	0	0	0	0	0	0	0	0
Non-financial corporations									170	0	0	0	0	0	0		0
Loans and advances(including at amortised cost and fair value)									458,458	773	9,231	9,125	9,113	1,260	2,238	2,235	5,466
Central banks									0	٥	0	0	0	٥	٥		0
General governments									1,995	7	4	4	4	3	1	1	. 3
Credit institutions									21,250	2	1	1	1	2	٥		o
Other financial corporations									28,318	15	499	499	458	24	115	115	119
Non-financial corporations									201,605	616	7,494	7,419	7,419	1,118	1,993	1,990	4,271
of which: small and medium-sized enterprises									101,070	444	3,591	3,568	3,568	707	764	763	2,503
of which: Loans collateralised by commercial immovable property									77,925	164	3,129	3,097	3,097	145	288	288	2,568
Households									205,290	134	1,232	1,202	1,202	114	130	125	1,073
of which: Loans collateralised by residential immovable property									192,965	110	643	618	618	63	51	50	637
of which: Credit for consumption									2,029	10	92	91	91	17	33	33	30
DEBT INSTRUMENTS other than HFT									592,948	773	9,231	9,125	9,113	1,262	2,238	2,235	5,466
OFF-BALANCE SHEET EXPOSURES									103,405		1,076	1,072	1,072	46	62	62	307

 ¹⁰ Is a dataset of the second second second at the Second Sec

EBA INTE

2022 EU-wide Transparency Exercise

Performing and non-performing exposures Coöperatieve Rabobank U.A.

-																		
					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nominal	amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions ⁴³	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ⁴³	gative changes in fair	Collaterals and
	bi	Of which performing out past due >30 days		Of which non-performing	o,	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing ³		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3	exposition		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposites		Of which Stage 3	
Cash balances at central banks and other demand deposits										145,556	0		0		1	0		0
Debt securities (including at amortised cost and fair value)										12,556		3	3	3	1	2	2	
Central banks										329	0		0			0		
General governments										8,507	0	0	0	0	1	0		
Credit institutions										3,318	0	0	0	٥	0	0		0
Other financial corporations										223	0	0	0	٥	0	0		0
Non-financial corporations										179	0	3	3	3	0	2		
Loans and advances(including at amortised cost and fair value)										468,378	984	8,323	8,043	8,033	1,392	1,998	1,988	4,777
Central banks										0	٥	0	0	a	0	0	0	0
General governments										2,240	9	4	4	4	2	1	1	:
Credit institutions										19,061	2	1	1	1	1	0	0	
Other financial corporations										23,479	27	151	151	141	13	49	46	52
Non-financial corporations										217,904	593	6,995	6,891	6,891	1,278	1,798	1,795	3,705
of which: small and medium-sized enterprises										106,655	377	3,300	3,224	3,224	871	693	68	2,435
of which: Loans collateralised by commercial immovable property										83,435	157	2,552	2,501	2,501	145	280	276	2,093
Households										205,694	354	1,172	995	996	98	150	145	1,016
of which: Loans collateralised by residential immovable property										193,777	330	698	554	554	60	66	64	683
of which: Credit for consumption										1,871	13	82	78	78	14	31	30	23
DEBT INSTRUMENTS other than HFT										626,490	985	8,326	8,046	8,036	1,394	2,000	1,990	4,777
OFF-BALANCE SHEET EXPOSURES) for the definition of non-certific									108,052		1,056	961	961	55	69	68	366

(1) For the definition of mon-partnering apparence planes after to Article 10(2) of Bagutation (20) to 352(2012) (208) (2) Inditional syste the the canadian encored 4 angutation cells are and as a system (20) and a system (20

(c) for the or-bidence shall here, accounted in episorents and accounted to the protocol account on th

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

		As of 30	/09/2021					As of 31/	12/2021		
	ying amount of with forbearance	value due to	changes in fair credit risk and or exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						0	0	0	0	0	0
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)						11,216	5,228	1,043	984	8,264	2,997
Central banks						0	0	0	0	0	0
General governments						25	0	0	0	25	0
Credit institutions						0	0	0	0	0	0
Other financial corporations						259	188	16	14	57	35
Non-financial corporations						8,136	4,445	978	932	5,476	2,415
of which: small and medium-sized enterprises						4,298	1,954	272	246	3,818	
Households						2,796	595	49	37	2,706	547
DEBT INSTRUMENTS other than HFT						11,216	5,228	1,043	984	8,264	
Loan commitments given						693	203	5	4	208	17
QUALITY OF FORBEARANCE ²											
Loans and advances that have been forborne more than twice 3						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet constructive sign.

(1) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Coöperatieve Rabobank U.A.

		As of 31,	/03/2022					As of 30/	06/2022		
	ying amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and ^r exposures with	received on e	ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	kposures with
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						3	3	2	2	0	o
Central banks						0	0	0	0	0	
General governments						0	o	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						3	3	2	2	0	
Loans and advances (including at amortised cost and fair value)						9,192	4,549	969	929	6,694	2,523
Central banks						0	0	0	0	0	0
General governments						24	0	0	0	24	o
Credit institutions						0	0	0	0	0	0
Other financial corporations						139	93	15	14	42	34
Non-financial corporations						6,676	3,934	905	874	4,358	2,021
of which: small and medium-sized enterprises						3,494	1,713	275	250	3,008	
Households						2,354	521	49	40	2,271	467
DEBT INSTRUMENTS other than HFT						9,195	4,551	971	930	6,694	
Loan commitments given						670	144	10	9	326	27
QUALITY OF FORBEARANCE ²											
Loans and advances that have been forborne more than twice 3						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the offbalance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Coöperatieve Rabobank U.A.

$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$				As of 3	0/09/2021					As of 3	1/12/2021					As of 3	L/03/2022				As of 3	0/06/2022		
normal		Gross car			Of which loops	_		Gross car			Of which loops				Gross carrying		Of which loops		Gross car			Of which loons		Accumulated negative
cmi E4N or planter			non-		and advances subject to	Accumulated	changes in fair value due to		non-		and advances subject to	Accumulated	change value	es in fair due to			and advances subject to	changes in fair value due to				and advances subject to	Accumulated	changes in fair value due to
A home and countions C hour for counting C hour for hour for	(min EUR)				impairment	inputrient	non-performing				impairment	inpantient	non-per	rforming			impairment	non-performing				impairment		credit risk on non-performing exposures ¹
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$									2.888	2.880		577	(0						2.365	2.355		744	0
D Pack/skp and all conductional conv Pack/skp and conv Pack/skp and c												6		0										0
sock Sock <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>31,983</td><td>1,357</td><td>1,352</td><td>31,943</td><td>963</td><td></td><td>0</td><td></td><td></td><td></td><td></td><td>37,024</td><td>1,300</td><td>1,287</td><td>36,984</td><td>860</td><td>0</td></th<>								31,983	1,357	1,352	31,943	963		0					37,024	1,300	1,287	36,984	860	0
Composition Composition <thcomposition< th=""> <thcomposition< th=""></thcomposition<></thcomposition<>		9						5,177	32	30	5,175	20	(0					5,441	56	54	5,439	35	0
c Wholeshard retail trade c 0 35.06 818 91.1 94.90 411 0 0 38.40 1.151 38.278 461 I Accompatibility and foldspace 6 648 532 532 6497 130 0 700 430 472 704 451 I Accompatibility and foldspace 2 2 2.471 480 467 532 455 450 0 2.471 480 472 7.08 480 472 7.08 480 472 7.08 480 472 7.08 480 472 7.08 480 472 7.08 480 472 7.08 480 472 7.08 480 472 7.08 480 472 480 472 480	E Water supply							611	11	11	611	9	(0					747	25	25	747	8	0
Intracritand displance 6.484 52 52 6.497 140 0 Accommoditand displance 4.677 194 4.677 6.497 194 0 Information and communication andiference and communication and communication and communication an	F Construction							6,303	436	434	6,303	236	(0					6,719	413	408	6,719	234	0
IAccomparation and food spectaching IAction	G Wholesale and retail trade							35.045	818	813	34.940	411	(0					38.840	1.165	1.151	38.788	461	0
Information and communication 2.465 35 35 2.455 45 0 2.467 32 2.2 2.471 48 Financial and communication and communication 1.44 1.13 1.44 4 0 1.30 45 41 1.33 45 41 1.33 0 1.86 333 2.88 1.86/6 353 2.88 1.86/6 8 8 8 8 8 8 1.30 45 41 1.33 0 1.86 333 2.88 1.86/6 8									532	532		150	(0						480	472		153	0
K Pharantza sht/sis K L/4 131 123 1,641 44 0 1,30 45 41 1,30 30 Nal colds 1,221 390 390 1,221 170 0 1,646 1,221 170 0 1,647<		;							194	194		86	(0						143			81	0
LRelatization M <								2.165	35	35	2.165	45		0					2.471	32	32	2.471	48	0
In Productional solution Image: Product Solution Image: Produc									131	125		44	(0						45	41		30	0
Annotative and support services Source								17.215	359	336	17.215	157	(0					18.676	353	328	18.676	86	0
ethes a local loca								3,909	128	128	3,909	95	0	0					5,505	122	118	5,505	74	0
	N Administrative and support service activities							4,592	173	172	4,592	118	(0					5,239	190	189	5,239	96	0
								0	0	0	0	0	(0					0	0	0	0	0	0
P Education 663 13 13 663 12 0 737 12 11 737 9								693	13	13	693	12	(0					737	12	11	737	9	0
0 (Human bash) sevices and social work								6,223	80	79	6,223	56	(0					6,688	87	85	6,440	50	0
A trice and a second se						1		1 353	120	120	1.353	50	1	0					1.330	102	102	1.330	38	0
Accession Accession <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>4.191</td><td>169</td><td>148</td><td>3.757</td><td>77</td><td></td><td>0</td><td></td><td></td><td></td><td></td><td>2.220</td><td>85</td><td>85</td><td>2.103</td><td>59</td><td>õ</td></t<>								4.191	169	148	3.757	77		0					2.220	85	85	2.103	59	õ
10005 27494 7 419 201983 3 110 0 217 904 6 995 6 891 217 414 3 026									7 494	7 419		3.110		0						6.995	6.891	217.404	3.076	0

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

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