

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

This bank only publishes annual and semi-annual figures (Q4 2023 and Q2 2024). For Q3 2023 and Q1 2024 pieces of information in the Pillar 3 templates (Key metrics, Leverage, Capital, RWA) are disclosed.

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.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,349	41,622	41,458	42,917	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	40,342	41,616	41,451	42,916	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	45,224	46,496	46,358	47,817	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	45,216	46,490	46,351	47,816	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	51,796	52,706	52,494	53,789	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	51,789	52,700	52,488	53,788	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	247,172	242,763	260,608	262,852	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	247,165	242,757	260,601	262,851	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	16.32%	17.14%	15.91%	16.33%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.32%	17.14%	15.91%	16.33%	(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	18.30%	19.15%	17.79%	18.19%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.29%	19.15%	17.79%	18.19%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	20.96%	21.71%	20.14%	20.46%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.95%	21.71%	20.14%	20.46%	(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	691,695	651,457	671,925	663,301	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	6.54%	7.14%	6.90%	7.21%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	45,224	46,496	46,358	47,817	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	45,216	46,490	46,351	47,816	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	691,695	651,457	671,925	663,301	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	691,688	651,451	671,918	663,300	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.54%	7.14%	6.90%	7.21%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.54%	7.14%	6.90%	7.21%	[A.2]/[B.2]	



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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %)	51,796	52,706	52,494	53,789	C 01.00 (r0010, c0010)	Acticions 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,349	41,622	41,458	42,917	C 01.00 (r0020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,800	7,800	7,800	6,884	C 01.00 (r9030,c0010)	Articles 2E(1) points (s) and (b), 27 to 29, 3E(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	35,803	37,435	37,255	39,785	C 01.00 (r0110,c0010)	Articies 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-748	-1,194	-993	-896	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_						C 01.00 (0200,c0010)	Acticism 4(117) and 20(1) point (e) of CRR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (9210,c0010)	Articles 4(117) and 20(1) point (4) or Lake Articles 4(112), 26(1) point (6) and 36 (1) point (6) of CRR
	A.1.5	Funds for general banking risk						
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFR
	A1.7	Adjustments to CETs due to prudential filters	-172	-118	-113	-108	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-553	-553	-573	-581	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-167	-225	-226	-242	C 01.00 (r0370,c0010)	Articles 36(2) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-540	-511	-574	-759	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	-43	-5	-6	-7	C 01.00 (+0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital.	0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-1	-4	-1	C 01.00 (6470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (6472,c0010)	point (b) and 258 of CRR, Articles 35(1) point k) (b) and 155(6) of CRR, articles 35(1) point k) (b) and 153(c) CRR, Articles 35(1) point k) (b) and 153(b) of CRR, articles 35(1) point k) (b) and 153(b) of CRR, and Articles 35(1) point k) (b) and 153(b) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-9	-1	-1	-4	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (II), 243(1) point (b), 244(1) point (b) and 218 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 35(1) point (h); 43 to 45, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r9490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 45 of CRR
	A.1.18A		-222	-221	-259	-289	C 01.00 (40513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-567	-520	-589	-602	C 01.00 (40524,c0010)	Article 3 CRR
	A1.20		-270	-270	-270	-270	C 01.00 (40529,c0010)	*
	A1.21		7	6	6	1	CA1(111.6+111.8+111.26)	
	A.1.21.1		0	0	0	0	C 01.00 (+9220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	7	6	6	1	C 01.00 (+0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,875	4,875	4,900	4,900	C 01.00 (r0530,c0010)	Article G1 of CPR
	A2.1	Additional Tier 1 Capital instruments	4,875	4,875	4,900	4,900	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	Ō	0	0	0	C 01.00 (+0650,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	45,224	46,496	46,358	47,817	C 01.00 (40015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,572	6,209	6,137	5,972	C 01.00 (r9750,c0010)	Article 71 of CER
	A4.1	Tier 2 Capital Instruments	6,572	6,209	6,137	5,972	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	247,172	242,763	260,608	262,852	C 02.00 (r0010,c0010)	Articles 50(2), 55, 95 and 96 of CRIR
OWN FUNDS REQUIREMENTS	B.1		7	6	6	1	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.32%	17.14%	15.91%	16.33%	CA3(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.30%	19.15%	17.79%	18.19%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.96%	21.71%	20.14%	20.46%	GA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,342	41,616	41,451	42,916	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.32%	17.14%	15.91%	16.33%	[D.1)(B-B.1]	-
rany wasted	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	7	6	6	i	C 05.01 (r9440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	7	6	6	1	C 05.01 (r9440,c0040)	
		ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a			-	l		



Overview of Risk exposure amounts

					•
		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	197,248	195,801	213,388	216,517	C 02.00 (r0440, c0010) (C 07 00 (r0590, c0220, s001) + C 07 00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.00 (r0130, c0220, s001) + C 08.00 1 (r0400, c0260, s001) + C 08.00 1 (r0400, c0260, s001) + C 08.00 1 (r0400, c0260, s002) + C 08.00 1 (r0400, s002) +
Of which the standardised approach	17,131	22,673	23,167	22,311	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	1,935	1,669	1,727	1,689	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	154,791	150,576	166,335	170,300	C 02.00 (0310, c0010) - [C 08.01 (0040, c0260, s001) + C 08.01 (0050, c0260, s001) + C 08.01 (0060, c0260, s001)]
Of which equity IRB	9,408	9,563	10,090	9,952	C 02.00 (40420, c0010)
Counterparty credit risk (CCR, excluding CVA) [†]	3,771	4,214	4,982	4,774	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
Credit valuation adjustment - CVA	1,175	1,297	1,313	1,223	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,214	1,828	1,604	1,688	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,731	2,872	3,233	3,164	C 02.00 (r0520, c0010)
Of which the standardised approach	775	667	882	752	C 02.00 (r0530, c0010)
Of which IMA	2,956	2,206	2,351	2,412	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C19.00 (r0010, c0601)*12.5*C 20.00 (r0010,c0450)*12.5*MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	28,640	28,278	28,269	28,759	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	28,640	28,278	28,269	28,759	C 02.00 (r0620, c0010)
Other risk exposure amounts	10,394	8,472	7,820	6,727	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	247,172	242,763	260,608	262,852	

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.



(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income		26,810		14,503
Of which debt securities income		515		304
Of which loans and advances income		19,815		11,258
Interest expenses		15,140		8,388
(Of which deposits expenses)		7,494		4,551
(Of which debt securities issued expenses)		5,061		2,748
(Expenses on share capital repayable on demand)		0		0
Dividend income		28		21
Net Fee and commission income		2,091		1,160
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		-1		-1
Gains or (-) losses on financial assets and liabilities held for trading, net		777		414
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		78		99
Gains or (-) losses from hedge accounting, net		-3		-16
Exchange differences [gain or (-) loss], net		-39		-155
Net other operating income /(expenses)		451		296
TOTAL OPERATING INCOME, NET		15,053		7,932
(Administrative expenses)		7,798		3,882
(Cash contributions to resolution funds and deposit guarantee schemes)		408		49
(Depreciation)		360		162
Modification gains or (-) losses, net		41		13
(Provisions or (-) reversal of provisions)		24		38
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		45		5
(Other provisions)		-21		33
Of which pending legal issues and tax litigation ¹		-299		0
Of which restructuring ¹		-50		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)		682		274
(Financial assets at fair value through other comprehensive income)		-1		1
(Financial assets at amortised cost)		683		273
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		115		2
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		298		198
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		-42		1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		5,963		3,736
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		4,377		2,818
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		4,377		2,818
Of which attributable to owners of the parent		4,287		2,782

⁽¹⁾ 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

(min EUR)		As of 30/09/202	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	16/2024		
			Fair value hierarch				Fair value hierarchy			1	Fair value hierarch	у			Fair value hierarch		
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					91,413								81,526				IAS 1.54 (I)
Financial assets held for trading					25,017	3,005	21,214	798					25,896	4,116	20,671	1,110	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					2,514	0	364	2,150					2,743	278	386	2,079	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					14,180	13,860	182	137					16,033	15,716	190	128	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					476,223								489,735				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting					721	0	721	0					521	0	521	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					-11,378								-11,175				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					15,106								16,361				
TOTAL ASSETS					613,796								621,641				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	nEUR)			As of 30/09/20	23					As of 31/:	12/2023					As of 31/0	03/2024					As of 30/	06/2024			
		Gross carryl	ing amount ⁽²⁾		Acı	cumulated impairme	nt ⁽²⁾	Gri	oss carrying amour		Acci	mulated impairme	nt ⁽²⁾	Gros	s carrying amount		Acc	umulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets withous 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	in credit risk since		in cradit rick einca	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	increase in credit		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other								14,043	0	0	-1	0	0							15,908	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							0	0	0	0	0	0							0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at								199	0	0	0	0	0							198	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost								422,241	47,696	8,996	-393	-707	-1,810							440,126	42,811	9,496	-419	-603	-1,874	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (1)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] 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.

(mln EUR)

(mar Eori)	_				_
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading		15,050		14,757	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		2,810		2,680	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		540,241		546,766	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		859		939	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-1,352		-1,522	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		853		823	IAS 37.10; IAS 1.54(I)
Tax liabilities		602		286	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		5,091		5,415	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		1		2	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		564,155		570,147	IAS 1.9(b);IG 6
TOTAL EQUITY		49,641		51,495	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		613,796		621,641	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		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives			15,434		14,954	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities		475		743	Annex V.Part 1.31
	Central banks		11,694		14,429	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		679		628	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		5,761		5,515	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,486		1,055	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		15,823		15,959	Annex V.Part 1.42(c),44(c)
December 1	of which: Current accounts / overnight deposits		1,124		877	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations		42,585		43,260	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		15,814		16,513	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		128,031		125,579	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		62,124		55,390	ECB/2013/33 Annex 2.Part 2.9.1
	Households		204,193		213,760	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		34,267		34,171	Annex V.Part 1.42(f), 44(c)
Debt securities issued			134,613		130,621	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued		8,817		8,615	Annex V.Part 1.37
Other financial liabilities			351		322	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			558,960		565,142	



Market Risk Coöperatieve Rabobank U.A.

									poradice o mai													
	SA					l	М									IM						
			VaR (Memorani	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP		VaR (Memori	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CHA	RGE 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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 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 (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments		0											47	11	80	32						
Of which: General risk Of which: Specific risk		0											0	0	0	0						
Equities		0											Ů	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk Foreign exchange risk		0											0	0	0 12	0						
Commodities risk		667											5	1	7	2 2						
Total		667											46	9	85	31	45	16	0	0	0	2,206
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments		0											49	10	92	33						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk Foreign exchange risk		0											0	0	0	0						
Foreign exchange risk Commodities risk		752											3 3	1 1	3	1						
Total		752											45	10	84	31	50	63	0	0	0	2,412

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.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach						
			As of 30/09/	2023	As of 31/12/2023							
	(modelle MA	Original Esposure ¹	Exposure Value ¹	Pisk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks					100,778	200,940	2,321				
	Regional governments or local authorities					25	13					
	Public sector entities					971	971	0				
	Multilateral Development Banks					7,098	7,098					
	International Ordanisations					1,451 11,287	1,451 8,091	0 2.273				
	Institutions Corporates					27,733	15,337	14,658				
	of which: SME					4,215	4,055	3,355				
	Retail					5,796	4,886	3,357				
Consolidated data	of which: SME					2,995	2,787	1,783				
JULISUULATEU UATA	Secured by mortstates on immovable property					1,558	1,078	465				
	of which: SME					511 901	328 701	127 869				
	Exposures in default					146	146	219				
	Items associated with particularly high risk Covered bonds							210				
	Claims on institutions and corporates with a ST credit assessment					o o	0					
	Collective investments undertakings (CRII)					0	0	0				
	Equity					0	0	0				
	Other exposures						6	6				
	Standardised Total ²					157,750	140,717	24,170				

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31/	12/2023	
	(min-ELE, No.)	Original Esposure ⁸	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central description of central seeks Medical Commonster of an distribution Annual Commonster basis Medical Commonster b					65,705 0 0 0 5,755 1,706 1,206 1,206 1,207 1,106 1,106 0 1,06 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65,941 33 0 0 0 2,4655 1,997 811 2,256 386 54 166 0 0 0	1,085 0 0 0 0 822 1,025 777 1,041 122 200 00 00 00 00 00 00 00 00 00 00 00	7
	Standardised Total ²								2:

		Standardised Approach								
		As of 30/09/2023				As of 31/12/2023				
		Original Exposure ^s	Organi Eponer Vales - Eponer Vales - Risk oppose amount - Pole organical - Copinal Eponer - Eponer Vales - Risk oppose amount - produces -							
UNITED STATES	Control of the Contro					18,869 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18,866 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 0 0 0 179 1.179 141 200 188 131 0 0 0	,	

		 зовачащы водителента возрочення рег систву от сеитвериту высшень том пот высшення рег исполнения в пот пот выполнения в пот пот выполнения в пот пот выполнения в пот пот выполнения в пот пот пот выполнения в пот пот пот пот пот пот пот пот пот пот							
					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ^b	Original Exposure Vision Exposure Vision Plate exposure amount Vision adjustments and producted Exposure Vision Exposure Vision						Value adjustments an provisions ²
AUSTRALIA	Contral generation of entirely have hardent assessment or an admiring Packs serve orders and a server order to the contral server order to the contral server order to the contral server order facts or a server order order facts or a server order order facts or facts order facts					1,050 0 0 0 0 944 001 118 657 0 3 667 0 0 0 0 0 0 0 0 0 0 0 0 0	1,850 0 0 0 0 0 553 555 133 114 663 371 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

	(2) Total value adjustments and provisions per	7) Total value adjustments and provisions per country of country perclades those for securitization exposures but includes gineral credit risk adjustments.								
				Standardised Ap	proach					
		As of 30/09/2023 As of 31/12/2023								
mode sa	Original Exposure ¹	Cognitioners' Exposestion' Interpretation and Original Cognitions and Original Cognition (Cognition Cognition (Cognition Cognition (Cognition Cognition Cognition (Cognition Cognition Cog								
Control description of control bank. Paties see see see see see see see see see					4,941 0 0 0 105 2,334 4 67 0 2 2 0 0 0 0 0	4,840 0 0 125,7 125,7 6,9 6,9 7,7 7,7 0 0 0 0	3 0 0 77 1,507 34 43 6 0 0 0 0			
	Annual commonths of an distribution of the commonths of t	Control descriments or control banks Material descriments of the state	Control descriments or control fields. No. 1 Control descriments for control fields. No. 1 Control descriments for control fields. Represent Violand Marcian Control fields. Represent Violand Marcian Control fields. Represent Marcian Marcian Marcian Marcian Marcian Marcian Marcian Ma	Control descriptions of control to the second secon	Stand antimotes of control to the stand of t	Original Engineers Department Value Real Engineers Annual Value of principations Problements annual Original Engineers A finite conservation of control channels A finite chan	As of Mitted and an Approach As of Mitted and an Approach As of Mitted and an Approach Command an approach as a principal of the approach and an Approach and an Approach and approach approach and approach approach approach and approach approach approach approach and approach	Stand and Continues of Stand Annual Register		

	Cooperatieve Rabobank U.A.								
					Standardised Ap	proach			
		As of 30/09/2023 As of 31/12/2023							
		Original Exposure ^s	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
	(minSSR, 65) Central governments or central banks Regional governments or local authorities					1,444	1,435	5	
	Public sector entities Multilateral Development Banks					369 0	369	0	
	International Onlantsations Institutions					0 368 3.298	0 368 784	0 107 759	
	Corporates of which: SME Retail					1,290 120 196	756 119 194	93 133	
GERMANY	neture of which: SME Secured by morbialiss on immovable property					195	194	132	
	of which: SME Exposures in default					0 2	0 2	0 2	1
	Items associated with particularly high risk Covered bands					0	0	0	
	Claims on institutions and concorates with a ST credit assessment Collective investments undertakings (CRI)					0	0	0	
l	South Other exposures					0	0	0	
	Standardised Total	** Original exposure, unlike Diposure value, is							3

		(2) rota taza zopitrania znaprovitorioje	County or County party encloses o		t includes german conditions aspect	inner.			
					Standardised Ap	proach			
			As of 30/09/	1023			As of 31.	12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure 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	Control accounted or control basis Facility Association of an all control in Facility Association of the accounted of a section Facility Association of the accounted of a section Companion of an accounted of a section of					422 0 0 0 42 3,737 1,764 41 1 0 0 345 0 0 0 0	428 0 0 0 1 1,456 1,757 0 0 0 0 0 222 0 0 0	1 0 0 0 27 2,173 1,434 0 0 0 0 275 0 0	

			Standardised Approach								
			As of 30/09/2	023				12/2023			
	InteSUR. No	Digital Egypton States States And States Sta						Risk exposure amount	Value adjustments and provisions ²		
NEW ZEALAND	Committee committee or an attendance of a state of a st					1,312 0 0 0 0 3 5 5 423 423 423 125 0 12 0 0 0 0	1,311 0 0 0 0 0 5 44 429 429 429 0 0 0 0 0	0 0 0 1 43 23 317 322 62 62 0 0 0 0 0	,		

				Standardised Ap	proach					
		As of 30/09/2023					As of 31/12/2023			
	Original Exposure ^a	Original Exposure* Exposure Value* Risk exposure amount proximate Original Exposure* Exposure Value* Risk exposure amount proximate*								
Control of the Contro	**************************************				383 0 41 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	365 0 413 13 0 0 922 122 129 11 11 66 66 66 66 0 0 0 0 0 0 0 0 0 0 0	0 0 0 133 127 27 2 41 0 0 0 0			

					Standardised Ap	proach				
			As of 30/09/2	1023			As of 31/	12/2023		
		Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure ¹ Exposure Value ¹ Risk exposure amount			
CANADA	Central automation of coloration and					451 0 0 0 336 1,233 65 6 6 0 0 2 0	451 0 0 0 305 327 66 8 8 0 0 1 1 0 0	4 0 0 0 125 125 125 125 125 125 125 125 125 125		

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(min EUR, No	Original Exposure ³	Original Exposure* Exposure Value* Fink exposure amount provisions and provisions and				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Central description of control bands indication of the cal and inflores indication of the cal and inflores indication of the control bands indication of control bands indication indication of control bands indication indication of control ind					126 0 0 6,081 768 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	57 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	/03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Rbk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control Security of the Contro					59,317 25 1,462 0 0 3,780 3,134 901 3,236 563 603 1118 0 0 0 0 1 118	59,927 24 701 701 701 701 701 701 701 701 701 701	1,550 0 160 0 160 0 0 456 2,147 7,25 1,631 125 105 207 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
1	Standardised Total ²								11

Contral decommendance of cells of the contral decommendance of the						,	,,	,,		
Complete C				ed Approach	Standardis					
Compared Section Compared Se		16/2024	As of 30			1/03/2024	As of 3:			
Central demonstration of control classics 12,575 46 1 12,575	Value adjustments and provisions ²	Risk exposure amount	Exposure Value ¹	Original Exposure ¹		Risk exposure amount	Exposure Value ¹	Original Exposure ^b	Into DIP. No.	
Comment of Market 12		1,212 74 431	0 0 0 871 1,230 92 727 678	0 0 0 874 6,571 92 728 679					Central description of critical lands Administration of the control lands Administration of the contro	UNITED STATES

Aud 13/09/2024 And 13/09/2024 Congress Express Vision* Congress			(2) Total value adjustments and pr	revisions per country of counterpart	y excludes those for securification of	reposures but includes general cred	itriskadjustments.			
Original Expressory Department of the Expressory State Department of the Expresso						Standardis	ed Approach			
Compared processors of control (A) Compared Processor Compared Pro				As of 31	/63/2024			As of 30	06/2024	
Control generation to central tables ST ST ST ST ST ST ST S			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
	AUSTRALIA	Control generation or central tracks Administration of the distribution Control tracks Control Con					967 0 0 837 1,187 192 145 70	967 0 0 768 815 190 135 70	1203 0 0 0 204 509 134 45	0

		(2) Total value adjustments and pro	ovisions per country of counterpart	y excludes those for securitisation o	eposures but includes general cred	Striskadjustments.			
					Standardis	ed Approach			
			As of 31	/63/2024			As of 30s	06/2024	
		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control Association of					5,167 0 0 0 0 173 3,762 43 68 68 69 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,M7 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 0 0 0 0 0 0 0 0 0 0 0 0 0	и

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	train EUR. No	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	Central description of control lands Administration of the control					22 487 1,569 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	22 / 22 / 22 / 22 / 22 / 22 / 22 / 22	6 0 0 0 122 466 327 22 0 0 0 0 0 0	

As of \$100/2024			(2) Total value adjustments and pr	evisions per country of counterpart	y excludes those for securitisation (exposures but includes general cred	itrisk adjustments.			
Onjust Equations and Commission of Commission Commissio						Standardis	ed Approach			
Organic Expension Vision Department Vision				As of 31	/63/2024			As of 30	06/2024	
Control cont		Intel DEC. No.	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount		Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	
	BRAZIL	Central assessments or central tasses a characteristic and control tasses a characteristic and canadicates a characteristic and canadicates a characteristic and control tasses a characteristic and control tasses a characteristic and control tasses and control					0 0 0 69 3,135 1,761 27 1 0	0 0 62 2,832 1,232 26 1 0	2,618 1,018 20 1 0	

					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	06/2024	
	imin DJR. Ni	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²
Research of the second of the	Amounted to design of the control basis. In control to the control basis and the contro					1,00m 0 0 0 7 135 27 424 466 20 0 0 0 0 0	1,081 0 0 0 7 77 479 489 111 0 0 0 0 0 0	0 0 0 0 3 3 3 22 311 266 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

					Standardis	ud Annenach			
					Santandia	na Approvacio			
			As of 31	/03/2024			As of 30	/06/2024	
		Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, (6) Central abvernments or central banks Regional governments or local authorities					945	945	0	
	Public sector entities					484	484	0	
	Multilateral Development Banks					0		0	
	International Organisations Institutions					578	572	181	
	Corporates					796	127	125	
	of which: SME					10	10	8	
	Retail					83	83	51	
FRANCE	of which: SMS Secured by mortsiales on immovable property					0.0	83	21	
	of which: SME					0		0	
	Exposures in default					1	1	1	
	Items associated with particularly high risk					0		0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakinss (CIU)					0		0	
	Equity Other exposures					0	0	0	
	Financial and Total 2								

					Standardis	ed Approach			
			As of 31	/03/2024			As of 90/	06/2024	
		Original Exposure ⁶	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Central environments of central classics Facilities continued to a central classics Colonia on a central classics Colonia on a central classics Facilities continued to a central classics Colonia on a central classics Colonia on a central classics Facilities Faciliti					402 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	822 0 0 0 203 233 34 6 0 0 0 0 0	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control assessment or control space. Particle observation of an afficiency of a street of					2 0 0 5.312 565 0 0 0 0 0 0 0 0 0 0	2 0 0 5,312 595 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Credit Risk - IRB Approach

Coonerations Pahohank III

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original E	pposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR. %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
Consolidated data	Control Justice and Control agreements of Computers Of White Specialized Leading Computers Of White Specialized Computers Of White Specialized Computers Of White Computers Of Whi							1,131 4,434 280,281 29,223 74,220 248,352 215,562 18,869 0 32,790 31,343 1,447 3,880	0 0 7,560 591 2,290 2,076 1,154 185 988 0 922 884 59 0	1,190 468 247,883 27,311 76,280 243,212 212,970 16,335 196,634 0 30,242 28,903 1,339 3,880	178 209 118,862 8,607 28,529 35,647 23,527 4,346 19,181 0 12,120 11,612 508 9,563 11,319 175,778	0 0 2,694 155 709 1,478 976 148 828 0 502 476 28	0 0 1,977 147 540 890 340 93 247 0 550 519 31

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

(2) the Linear territorial countries and accustations position processes in the countries and accustation processes are accustated as a format accustation processes and accustation processes are accustated as a format accustation accustation processes are accustated as a format accustation accustation processes are accustated as a format accustation a

				As of 30/09/2023						As of 31/12/2023			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	isposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
Cor Retail Ret NETHERLANDS	popular CYRNIAN Sportfulled Lending popular CYRNIAN Sportfulled Lending popular CYRNIAN SPORT And Sportfulled Lending Sportfulled Lending Sportfulled Lending And Confederate Lending Sportfulled Lending Sportfulled Sportfulled Lending And Confederate Confederate Lending Sportfulled Sportfulled Lending And Confederate Confederate Lending And Confederate Confederate Lending And Confederate Confederate Lending And Confederate An							1,648 4,430 105,699 21,863 38,296 221,263 214,634 16,657 197,977 0 6,629 6,521 108 2,636	0 4,350 310 2,150 1,358 1,135 185 950 0 223 207 16 0	1,107 464 98,956 21,782 37,698 218,958 212,043 16,300 195,743 0 6,015 6,015 0 0 2,638	178 208 41,181 4,661 12,960 25,574 23,351 4,336 19,015 0 2,223 2,223 0 6,689	0 0 1,215 84 654 1,664 952 148 804 0 102 102	0 0 1,822 113 452 559 333 93 240 0 226 204 22

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		Original	isposure ¹	Exposure Value ¹	Risk exposure :	mount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
UNITED STATES	Control Lakes and control provincess Compress Retail Reta							0 50,096 2,150 10,125 10,315 37 0 37 0 10,276 8,945 1,332 645	0 0 1,105 75 68 337 1 0 1 0 335 292 43 0	0 48,703 1,935 9,859 9,552 37 0 37 0 9,516 8,184 1,332 845	0 0 27,502 2,246 6,030 3,786 4 0 4 0 3,782 3,276 508 1,659	0 0 294 23 27 193 1 0 1 0 193 168 26 0	0 0 3286 3 51 116 0 0 0 0 118 107 9 0

Corporate: Retail	grids KLSE, Ng growerments	Original	Exposure ² Of which:	Exposure	30/09/2023 Risk exposure :	imenet				As of	31/12/2023		
Institutions Corporates Corporates Corporates Retail		Original			Risk exposure a	Museum							
Institutions Corporates Corporates Corporates Retail							Value adjustments	Original E	oposure ¹	Exposure	Risk exposure	amount	Value adjustments
Institutions Corporates Corporates Corporates Retail	al governments		defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
AUSTRALIA Restait - Qu Restait - Qu Equity Other non credit - shingation IRM Seal	Rotali - Other Rotali - Of Which: SME Rotali - Other Rotali - Of Which: non-SME							84 4 24,257 25 14,714 1,843 6 0 6 0 1,637 1,637 0	0 0 409 25 0 22 0 0 0 0 22 22 22 0	84 4 26,061 25 16,565 1,595 6 0 0 1,589 0 1,589 0	0 3 8,310 8 4,545 876 1 0 1 0 876 876 0 35	0 0 125 8 0 13 0 0 0 0 13 13 0	0 0 68 10 6 12 0 0 0 12 12 12 0

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
UNITED KINGDOM	Count a labor and control procurements Despirates Composition Control Subsection Lending Composition Control Subsection Lending Composition Control Subsection Result - Subsection Lending proving Result - Subsection Lending provings Result - Countrol Subsection Lending provings Result - Countrol Subsection Lending provings Controls Subsection Lending Results Result - Countrol Subsection Lending Lending Results Result - Countrol Results							0 10,204 1,091 259 1,381 42 4 38 0 1,319 1,319 0	0 0 281 0 3 15 0 0 0 0 0 15 15 0	0 0 9,457 758 245 1,301 42 4 38 0 1,259 1,259 0	0 0 5,651 514 102 359 8 1 8 0 351 351 0 55	0 0 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 58 1 1 6 0 0 0 6 6
	IRB Yotal												

Credit Risk - IRB Approach

							IRRAN	proach					
				As or	30/09/2023					As o	31/12/2023		
		Originati		Exposure Value ¹	Risk exposure		Value adjustments and provisions	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
GERMANY	Control basis and control genomenous institutions of companies ("Orbitals Specialized Landing Companies Companies ("Orbitals Specialized Landing Companies Combands Specialized Landing Companies Combands Specialized Landing Companies Combands Specialized Landing Combands Special Landing Combands							0 0 5,836 477 383 2,781 165 6 159 0 2,597 2,597 0 11	0 0 112 0 8 50 2 0 2 0 47 47 0	0 0 5,358 338 343 2,570 164 6 158 0 2,406 2,406 0	0 0 2,288 147 145 877 31 2 29 0 846 846 0	0 0 3 0 3 32 5 0 5 0 28 28	0 0 8 0 4 22 1 0 1 0 21 21 0 0
	IRB Total				na hakinai loho annoveni any afi								

(1) Original exposure	e, unlike Exposure vi	alue, is reported befo	ne taking into account any ef	lect due to credit con	rversion factors or co	edit risk mitigation to	echniques (e.g. sub	stitution effect

Control Labels and control governments Control Labels Con								IRB Ap	proach					
Companies Comp					As o	30/09/2023					Aso	31/12/2023		
Control and some and control governments Control and provides Control and provides Control and control governments Control and control governments Control and control governments Control and control governments Control and control			Original	Exposure ¹		Risk exposure	amount	adjustments		Exposure ¹		Risk exposure	amount	Value adjustments
No. Compose		(yeals EUSR, No.)			Value*			and provisions			Value*			and provisions
	BRAZIL	Institutions Corporate Orbinal Speciment Lesting Corporate Orbinal Speciment Lesting Corporate Orbinal SPE Basil: Secured on the state property State Secured on the state property State Secured on the state property State Secured on the state property Orbinal SPE Result Country Result State Orbinal SPE Result Country Result State Orbinal SPE State Orb							0 987 1,968 3 0 3 0	0 14 68 0 0 0 0	0 1,078 1,965 3 0 3 0 1,962 1,962	0 964 1,044 0 0 0 0	0 9 42 0 0 0 0 42	0 28 0 8 58 0 0 0 0 0 58 58

(1) Original exposure	s, unlike Exposure vi	alue, is reported befo	ore taking into account any	effect due to credit co	mversion factors or c	redit risk mittestion t	techniques (e.e. su	batitution effects

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(pole ELIR, No)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
NEW ZEALAND	Consolidades and cartier aprovements institutions Composition. Of Orders. Specialized Lesting Composition. Of Orders. Specialized Lesting Composition. Of Orders. Specialized Lesting Composition. Orders. Specialized Lesting Research. Special Composition and Composition. Orders. Special Research. Special Composition and Composition. Orders. Orders. Specialized Research. Orders Research. Orders. Orders. Composition. Specialized Research. Orders Research. Orders. Composition. Specialized Research. Orders. Specialized. Orders. Composition. Specialized. Research. Orders. Composition. Orders. Composition. Specialized. Composition. Orders. Composition. Orders. Composition. Specialized. Composition. Orders. Composition. Orders. Composition. Compo							0 9,932 94 7,476 1 1 0 1 0 0	0 0 320 0 10 0 0 0 0	0 0 11,231 21 8,597 1 0 1 0 0	0 0 4,082 46 2,906 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 155 0 5 0 0 0 0
	IRB Tetal												

							IRB App	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure i	imount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Valide		Of which: defaulted	and provisions
FRANCE	Control Laboratorian (Communication Companies) Companies Companies (Companies Companies Companie							0 0 4,471 413 278 2,237 22 2 20 0 2,215 2,215 0 57	0 243 0 2 63 0 0 0 0 0	0 4,296 279 265 1,858 22 2 20 0 1,834 1,834 0 57	0 0 0 3,299 269 112 598 3 1 2 0 593 0 150	0 0 74 0 1 32 0 0 0 0 0 32 32 0	0 0 231 1 1 1 29 0 0 0 0 29 29 0 0

		ne takina into account any ef			

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
constitution Computers Computers Security Security Society	ant cleaning governments Corporates of Whites Special and Lending Corporates of Whites Special Retail: Second on made of and a presenty Retail: Second on made of and a presenty Retail: Second on made of and a presenty Retail: Country to Monte of and and a presenty Retail: Country to Monte of and and a presenty Retail: Country to Monte of and a present of a pres							0 0 5,350 79 509 1,930 6 0 6 0 1,925 1,917 7	0 0 48 0 0 34 2 0 2 0 32 32 0	0 5,292 79 483 1,750 6 0 0 1,744 1,737 7	0 0 0 2,284 58 151 533 4 0 4 0 530 520 1 75	0 0 11 0 0 21 3 0 3 0 18 18 0	0 0 13 0 1 17 0 0 0 177 0 0 0 0

						IRB Ap	proach					
			As o	30/09/2023					Aso	31/12/2023		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Tremental Commental Confession of Commental Confession of Commental Confession of Commental Commenta							0 259 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 119 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
Res	call - Other Retail - Of Which: SME call - Other Retail - Of Which: non-SME	ual - Ottoer Rusail - Of Which: SME aul - Ottoer Rusail - Of Which: non-SME	ual - Other Retail - Of Which; SHE ail - Other Retail - Of Which; non-SHE	ial - Other Rical - Of Which: SHE ail - Other Rical - Of Which: non-SHE	uia - Omer Renat - O't Ministr. 1945 ast - Other Renat - O't Ministr. non- 5416	al Crow Real - Of Which 59E al - Oner Real - Of Which son-59E	air Cheir Read of Which 1946 air Cheir Read of Which 1946	air Other Meater Of Whitch the Offi	ai Cheurhalas Chines SHE	al-One Real-Of White: 59E 0 0 0 al-One Real-Of White: not-SME 0 0 0 0 0	aid Christificate Of Whitch Delic 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	al Chee/Marke Christics SISE

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	31/03/2024					As of 3	30/06/2024		
		Origina	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
			Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provisions
	(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Control banks and central governments institutions Corporates							1,018 528 271,608	0 0 7,924	1,035 834 260,920	202 349 137,728	0 0 2,522	0 2,036
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							30,856 73,888	551 2,874	28,808 75,769	19,024 28,078	158 992	130 599
	Retail Fetail - Secured on reat estate property							250,340 216,214	2,150 1,124 175	244,616 213,082	35,840 23,118	1,544 982	286
Consolidated data	Retail: - Secured on real estate property - Of Which: SME Retail: - Secured on real estate property - Of Which: non-SME Retail: - Qualifying Revolving							16,155 200,059	949	15,807 197,276	3,915 19,203	120 862	202
	Retail - Other Retail Batail - Other Retail Batail - Other Retail - Of Which: SMF							34,126 31,960	1,026	31,534 29,387	12,722 11,944	562 522	561 536
	Retail - Other Retail - Of Which: non-SME Equity							2,166 4,063	99	2,147	778 9.952	40	25
	Other non credit-obligation assets					ľ		-,,,,,		1,222	12,265		
	IRB Total ²										196,336		

							IRB Ap	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
mentalisms Cryptotae Cryptotae Metal NETHERLANDS	and clarific generates and companies. Or other is generated tunning Companies. Or other is generated tunning Companies. Or other is generated on an electric present. Read - Science on an electric present. Or Other is 90 E. Read - Science on an electric present. Or other is 90 E. Read - Science on an electric present. Or other is 90 E. Read - Companies. Or other is 90 E. Read - Other is 90 E.							1,018 455 107,177 22,648 36,871 222,040 215,311 16,121 199,190 0 6,729 5,977 752 2,700	0 4,108 252 2,009 1,319 1,108 175 931 0 212 163 49 0	1,035 760 101,602 22,361 36,234 218,346 212,179 15,773 196,406 0 6,167 5,434 733 2,700	202 315 52,585 14,177 12,000 25,298 2,938 3,998 19,033 0 2,348 2,101 247 6,831	0 0 1,172 71 613 1,042 950 120 831 0 91 82 9	0 0 982 98 413 471 281 84 197 0 190 175 15 0

							IRB Ap	proach					
					31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure a	imount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
UNITED STATES	Control size and ental personness. Copusion. Control of Control Specialised Lending Copusion. Control Specialised Lending Copusion. Control Specialised Lending Copusion. Control Specialised Lending Read Special on the Action of Proceedings of Control Specialised Lendings (Lendings Lendings Lendings Lendings) Read Control Specialised Lendings (Lendings Lendings) Read Control Specialised Lendings (Lendings Lendings Lendings) Read Control Specialised Lendings (Lendings Lendings							0 3 54,140 2,571 10,833 10,839 37 0 37 0 10,802 9,400 1,402 1,042	0 1,706 82 547 349 1 0 1 0 348 298 49 0	0 3 50,078 2,307 10,034 10,055 37 0 10,018 8,616 1,402 1,042	0 4 29,696 2,115 5,623 3,946 4 0 4 0 3,944 3,415 529 2,436	0 0 585 27 224 202 1 0 1 0 202 171 30 0	0 0 4066 5 1233 1186 0 0 0 0 1186 1066 100 0
	INE TOTAL												

							IRBAp	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
nistriculus Gregories Retail AUSTRALIA Equity	Land cortif germanusts Capparation - OffWhith Specialised Lending Capparation - OffWhith SPE Betail - Securet on and staffer prepare Betail - Securet on and staffer prepare Betail - Secured on one anders properly - Of Whitch SPE Betail - County of the secure on one and properly - OffWhitch non-DPE Betail - County of the Securet on one and properly - OffWhitch non-DPE Betail - County - Securet one							0 70 24,376 9 14,678 1,847 7 0 1,840 0 1,840 0	0 450 0 179 39 0 0 0 0 0	0 70 26,489 1 16,620 1,767 7 0 7,760 1,760 0	0 30 9,026 1 4,739 931 4 0 4 0 928 928 0	0 0 2111 0 89 24 0 0 0 0 24 24 24	0 0 68 0 119 18 0 0 0 0 18 18 0

							IRB Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
UNITED KINGDOM	Control banks and certal genomenators. Corporate Companies Corporate Companies Compan							0 0 11,524 1,183 269 1,390 43 4 39 0 1,347 1,347 0	0 300 0 8 22 0 0 0 0 22 22 22	0 10,849 916 220 1,333 43 4 39 0 1,290 1,290 0	0 0 6,119 56)7 95 374 8 1 1 8 0 386 386 0	0 102 0 4 13 0 0 0 13 13 0	0 0 055 3 1 6 0 0 0 0
1	IR8 Total												

Credit Risk - IRB Approach

Conneratieve Rahohank III A

							IRB Ap	proach					
				As o	131/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Vatue adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	12.00		Of which: defaulted	and provisions
Secretarion Corporates GERMANY	and Central genomenests Copposition. Of White Special Confine Copposition. Of White Special Result. Coulding temporary. Of White Non-One Result. Coulding temporary Result. Coulding temporary Result. Coulding temporary Result. Color Result. Of White Non-One Basic Copposition. Of White Non-One Bed Schilderine seets.							0 5,847 458 370 2,937 155 6 149 0 2,782 2,782 0	0 40 0 29 58 2 0 2 0 56 56	0 5,385 316 339 2,744 155 6 149 0 2,589 0	0 0 2,415 109 136 921 22 2 27 0 892 892 0 38	0 14 0 10 37 4 0 4 0 33 33 33	0 0 21 0 7 24 1 0 1 0 23 23 0 0

							IRB App						
				As of	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ²	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	72.51		Of which: defaulted	and provisions		Of which: defaulted	*****		Of which: defaulted	and provisions
Mandalman Cupperde Result BRAZIL								0 0 7,040 0 1,823 1,923 3 0 3 0 1,920 0 0	0 0 48 0 22 111 0 0 0 0 0 111 111 0	0 8,209 0 1,907 1,921 3 0 3 0 1,918 1,918 0 0	0 0 5,989 0 1,670 1,104 0 0 0 0 1,104 1,104	0 0 19 0 13 69 0 0 0 0 69	0 0 32 0 15 91 0 0 0 0 91 91

							IRB Ap	proach					
				As o	131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
NEW ZEALAND	Land Control (generated) Copporation - Off Winds: SPE Retail - Secure on and extend property Retail - Secure on and extend property Retail - Secure on and extend property - Of Which SPE Retail - Secure on one and property - Of Which SPE Retail - Country on and property - Of Which SPE Retail - Country one and property - Of Which show ONE Retail - Country one and property - Of Which show ONE Retail - Other Retail							0 0 10,243 99 7,839 1 1 0 1 0 0 0	0 3.45 0 37 0 0 0	0 0 11,617 100 8,911 2 1 0 1 1 0 0 0	0 0 4,356 43 3,052 0 0 0 0 0 0	0 131 0 27 0 0 0 0	0 0 20 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0

						IRBAp	proach					
			As o	31/03/2024					As of	30/06/2024		
	Origin	nal Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
Control John Am Grand gerometer's sections of control	pany - Of Which: non-SME						0 0 4,576 336 280 2,429 21 2 19 0 2,408 2,408 0,60	0 0 2200 0 1 81 0 0 0 0 81 81 0	0 0 4,334 285 281 2,028 21 2 19 0 2,005 0 60	0 0 3,279 225 115 667 2 1 2 0 684 684 0 154	0 75 0 41 0 0 0 41 41 0	0 0 230 1 1 1 33 0 0 0 0 0 33 33 0 0

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Anatologue Copperate Result CANADA								0 5,892 75 535 2,014 6 0 2,008 2,002 6 43	0 0 25 0 0 45 2 0 2 0 43 43 0	0 5,408 70 519 1,824 6 0 6 0 1,817 1,811 6	0 0 2,535 31 188 559 8 0 8 0 551 550 1 82	0 8 0 32 7 0 7 0 24 24 0	0 0 16 0 1 20 1 0 1 0 20 20 20 0

							IRB Ap	proach					
											130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Other Countries	Commit Auchina and coming genomenates Composition of Committee Committee Committee Composition of Committee Committee Committee Committee Assert Assert Assert Committee Com							0 241 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	0 255 0 0 6 0 0 0	0 0 141 0 0 2 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0
	IRB Total												



General governments exposures by country of the counterparty

						Coöperatieve Rabobank L	J.A.						
						As of 31/12/2023							
					Dire	ct exposures							
(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ce sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
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 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	amount
Austria	0 0 0 0 579 2 5895	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 579 0	0 0 0 0 0 0 2 2	1 3	4 1,289 5 889 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 2 0 0 0 0	0 0	0		
Belgium	0 0 0 25 1.052 0	0	0		0	0	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 28 0	0 0 0 0 82 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Bulgaria													
Cyprus													
Czech Republic													
Denmark	0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 4 0 16		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Estonia	n	22	0		0	n		0	U	U	0		5
	Country / Region Austria Belgium Bulgaria Cygnus Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets Applied Service of Country / Region Applied Service of Country / Region Applied Service of Country / Region 20 1.03 1.05 Bulgaria Copress Carch Republic	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Apostsa Apostsa Bulgaria Copress Copress Copress Copress Copress Copress Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative innancial assets (net of short positions) Total carrying amount of non-derivative of short positions Total carrying amount of non-derivative of short positions	Country / Region Total gross carrying amount of non-derivative financial assets net enhancial assets Constitutive financial assets held for tracing Austria Austria Austria Balgium Copros Copros Copros Copros Copros Copros Copros Copros Copros Commant Commant Commant Commant Commant Copros Commant Copros Copro	Country / Region Total gross carrying amount of non-derivative financial assets (not of short positions) Austria Austria Austria Austria Austria Casch Republic Casch Casc	Country Region Total goos carrying amount of non-derivative financial assets by accounting particular financial assets (see of bland particular)	(point EUR) Country / Region Total gross carrying amount of one-deminates fluorecial assets and fluorecial assets and fluorecial assets Total gross carrying amount of one-deminates fluorecial assets and of slabels. Encouncid assets and	Country Fague Third grees carrying amount of one definitions of months denies with forwards and the forwards and the forwards of the forwards and the forwa	Part Part	Trigger Trig	County Augus Augus County Augus Augus		



General governments exposures by country of the counterparty

							Coöperatieve Rabobank L	J.A.						
					_		As of 31/12/2023		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	233	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	160 160 170 170	0 0 0 0 0 0 0 0 0 1 160 131 133	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3N - 5Y 5Y - 10Y 100' - more	Germany	33 45 77 6 44 44 3	0 1 431 71 54 372 342	0 1 431 7 0 3 5 22		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 1 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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 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 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y Total	Italy	, v	0 0 0 0 0 0 0 0 0 1 4 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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 144		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		7



General governments exposures by country of the counterparty

							Coöperatieve Rabobank U							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
	(mar corr)													
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			-
														Risk weighted exposure
			Total carrying amount of non-											amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
			or short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ioi dadiiig	profit or loss	comprehensive income	amoruseu cost							
]ME-0]														
3M - 1Y 1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [Latvia													
[5Y - 10Y [[10Y - more														
Total [0-3M[
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y] [5Y - 10Y]	Lithuania													
[10Y - more Total														
10 - 3M 13M - 1Y 1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0 544	0 544	0	0	0 544	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [544	544	0	0	544	0	0	0	0	0	0	0	0
[3M-1Y[[1Y-2Y[
[2Y-3Y] [3Y-5Y]	Malta													
[5Y - 10Y [[10Y - more														
Total [0-3M[504	496	496	0	0	0	3	1,000	0	0	0	0	
[3M-1Y[[1Y-2Y[845 1	842	496 842 1	0	0	0	33 0	1,000 2,122 0	0	5	1,219 0	0	
[2Y - 3Y [[3Y - 5Y [Netherlands	175 67	175	175 0 230	0	0	0	0 2	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		259 286 2,138	231 231 2,010	230 0 1,744	0	0	1 231 265	48	36 207 3,399	5	510 12 527	25 0	0	
1ME-01		2,138	2,010	1,744	0	0	265	89	3,399	0	0	1,245	0	258
[3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		16 16	16	0	0	0	16 16	0	0	0	0	0	0	3
[0-3M[[3M-1Y[0	0	0	0	0	0	0	0	0	0	0	0	
[1Y-2Y] [2Y-3Y]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [roitugai	0	0	0	0	0	0	0	0	0	0	0	0	
f10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y[_												
[1Y - 2Y [[2Y - 3Y [Romania													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														



General governments exposures by country of the counterparty

			Coöperatieve Rabobank U.A.												
				_			As of 31/12/2023			_		_			
						Dire	ct exposures								
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
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	amount	
[0 - 3M[Slovakia														
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia														
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Spain		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 4 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	22	0 0 0 0 0 0 0 0 0 255	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 0 255	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 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[United Kingdom	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 2 0 1 12 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 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	Iceland														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein														
[0 - 3M[Norway	11 22	0 0 0 1 1 2 2 2 0 17 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 2 0 177 28	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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	



General governments exposures by country of the counterparty

				Coöperatieve Rabobank U.A.												
					_		As of 31/12/2023		_	_		_	_			
						Dire	ct exposures									
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet			
												Off-balance st	neet exposures			
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure		
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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount		
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	411 88 25- 77 13- 12- 12:	5 85 7 257 8 78 4 134 6 126 7 7	0		419 84 256 76 1 124 126 0	0 1 1 2 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				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Canada	43	1,1,00	0		0 0 0	438 438 0 0 1 1 2 0 9		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Hong Kong															
[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.	150 131 160 1,722 40 2,249	1 401	0 99 0 0 0 0		158 0 0 148 1,711 338 0 2,415	0 1 5 12 16 4 214 252		0 0 0 0 0 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 3 40		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 13 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	Switzerland			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	19- 86 11 4 6 6	42,518 8,330 485 141 184 0 0 51,657	57 66 6 7 19 3 0	6,451 11,077 151 95 278 25 0 12,075	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	Other advanced economies non EEA	19- (22- (23- (22-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 194 0 26 0 0 0 220	0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				



General governments exposures by country of the counterparty

		Coóperatieve Rabobank U.A.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	heet exposures	
						sacra by accounting portions			The fair fair	Serialites III.	The guitte full func			Risk weighted exposure
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	nisk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Middle East	(0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 - 3Mf 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	(181 244 (((224 454 454	0 0 185 241 241 0 0 0 0 0 0 0 28 454	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 188 0 0 232 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 28	6	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[Africa	11 12 12 12 12 12	0 2 2 18 6 0 0 0 0 169 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 18 0 0 169		0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		36
Totall [0-3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	1950 6 43 24 6 83 1000 2 2555	2 189 0 43 23 0 82 101 2 249	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	188 0 23 0 82 101 2 207		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	18 0 0 1 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1		243 263

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

						Coöperatieve Rabobank U	ion.						
						As of 30/06/2024							
					Dire	ct exposures							
(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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 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	amount
Austria	0 0 0 0 0 0 715 715	0 0 0 0 0 7.15 7.15	0		0 0 0 0 0 713 713	0 0 0 0 0 0 2 2		0 0 0 0 0 245 245	0 0 0 0 0 5 5	0 0 0 0 0 0 563	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Belgium	0 0 0 0 0 1.330	0 0 0 0 0 1,330	0		0 0 0 0 0 0 0 1,329	0 0 0 0 0 0 1	() () () () () () () () () ()	0 0 0 0 0 0 1,378	0 0 0 0 0 50	0 0 0 0 1,244	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
Bulgaria													
Cyprus													
Czech Republic													
Denmark	0 0 0 2 0 15	0 0 0 0 2 0 16	0		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 16	() () () () () () () () () ()	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Estonia	19	19	0		0	19		0	U	U	0		2
	Country / Region Austria Belgium Budgaria Cygnus Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets Austria Austria Bulgaria Cypnus Crech Republic	Country / Region	Country / Region Total gross carrying amount of non-derivative financial assets net of short positions) Of which: Financial assets held for tracing Austria Austria Belgium Copros Copros Copros Command Country / Region Total carrying amount of non-derivative financial assets held of which is financial assets held for tracing Total carrying amount of non-derivative financial assets held of which is financial assets held for tracing Total carrying amount of non-derivative financial assets held of which is financial assets held for tracing Total carrying amount of non-derivative financial assets held of which is financial assets held for tracing Total carrying amount of non-derivative financial assets held of which is financial assets held for tracing as the state of a sort positions) Total carrying amount of non-derivative financial assets held of a hort positions) Coprose Co	Country / Region Total gross carrying amount of non-derivative financial assets (set of short positions) Total carrying amount of non-derivative financial assets (set of short positions) Total carrying amount of non-derivative financial assets (set of short positions) of which Financial assets held designated at fair value through profit or loss Total carrying amount of non-derivative financial assets (set of short positions) of which Financial assets held designated at fair value through profit or loss Total carrying amount of non-derivative financial assets (set of short positions) of which Financial assets held designated at fair value through profit or loss Total carrying amount of non-derivative financial assets (set of short positions) of which Financial assets held designated at fair value through profit or loss Total carrying amount of non-derivative financial assets (set of short positions) of which Financial assets held designated at fair value through profit or loss Total carrying amount of non-derivative financial assets (set of short positions) of which Financial assets held designated at fair value through profit or loss Total carrying amount of non-derivative financial assets (set of short positions) of which Financial assets held designated at fair value through profit or loss of which Financial assets (set of short positions) of which Financial assets held designated at fair value through profit or loss of which Financial assets held designated at fair value through profit or loss of which Financial assets held designated at fair value through profit or loss of which Financial assets held designated at fair value through profit or loss of which Financial assets held designated at fair value through profit or loss of which Financial assets held designated at fair value through profit or loss of which Financial assets held designated at fair value through profit or loss of which Financial assets held designated at fair value through profit or loss of which Financial asse	Country / Region Total gross carrying amount of non-derivative financial assets by accounting posttoin for the positions) Total carrying amount of non-derivative financial assets by accounting posttoin for the positions) Country / Region Total gross carrying amount of non-derivative financial assets part of which: Financial assets both for the positions of the position of the positions of the position	Country Region Stall gross carrying amount of non-derivative florected assets Stall gros	Principal Country / Region Test processing amount of non-decisional function function for the first order of south for the first function desired and the first being principal for th	(min 1/9) Country Region Intelligence carring ground of model states and states of the state of the st	Country Pages	Country Fingle		



General governments exposures by country of the counterparty

							Coöperatieve Rabobank L	J.A.						
					_		As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
	(11111111111111111111111111111111111111											Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Finland	41 42	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		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 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		5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	188 1.166	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 180 6 5 1.166 6	0 0 0 0 0 180 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 2,969	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3MI 13M-1YI [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Germany	54; 19; 44; 26; 67;	2 0 1 0 4 191 5 1 8 441 1 176 6 665	0 0 191 1 438 176		0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1,125	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	-												
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 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	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5



General governments exposures by country of the counterparty

		Coöperatieve Rabobank U.A.													
						_	As of 30/06/2024							_	
						Dire	ct exposures								
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet		
												Off-balance sh	et exposures		
			Total carrying amount of non-		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	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		
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Latvia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania														
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf [3Y - 5Yf [5Y - 10Yf [10Y - more Total	Luxembourg	520 520 520	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 524	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	Malta	32	5.5-			324	·					,			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Netherlands	26. 92. 177 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 25 484	260 928 135 1 0 0 889 1,413	0 0 0	0 0 0 0 0 0 1477	0 0 1 1 34 25 247 307	0 0 0 1 7 38 46	0 0 0 33 55 1,337 1,425	0 0 0 0 0 0 1 1	0 0 0 0 0 0 12 12	0 207 0 0 0 0 1,404 1,611	0 0 0 0 0	148	
[0-3M[[3M-1Y] [1Y-2Y] [12Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland		0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	1	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Portugal			0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Romania														



General governments exposures by country of the counterparty

			Coöperatieve Rabobank U.A.												
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial as	ssets 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	amount	
[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														
[0 - 3M[Spain	38	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 38 0 38	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 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	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0	0 0 0 0 0 277	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0 3 5 5 0 0	0 0 0 0	(0 0 0	0 0 3 3 5 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland		40	u			40				0		v		
Total [0-3M[[3M-11] [13V-21] [17-22] [27-37] [37-57] [57-107] [107-more Total	Liechtenstein														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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		
Total	1	19	19	0	1	0	19		0		0	0	0) 3	



General governments exposures by country of the counterparty

		Coöperatieve Rabobank U.A.												
					_		As of 30/06/2024		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	1,055	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 0 0	6	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		197
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Canada	339	1,000 0 0 1 1 1 1 1 3 0 398	0		0 0 0	0 0 1 1 3 0 388	6	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		197
[0 - 3M[Hong Kong													
[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.	18 18 1 1 1 1 1 2.74 2.87	0 182 5 5 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 181 0 0 0 0 64		0 0 0 0 0 0 0 2,366	0 2 5 16 16 2 309	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		42
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	1	0 0 0 0 0 0 0 0 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 13	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Switzerland	11	133 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 26,531	0 0 0 0 0 0 0 3225	0 0 0 0 0 30,086	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	Other advanced economies non EEA	133	0 0 0 0 0 0 0 0 0 131	0 0 0		0 0 0 0 0 0 0 128	0 0 0 0 0 0 3 3	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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

		Coöperatieve Rabobank U.A.												
						_	As of 30/06/2024	_						
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M] [3M - 2Y] [3M - 2Y] [2Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 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 13M - 14 13M -	Latin America and the Caribbean	0 0 0 0 0 0 0 438	0 0 0 0 0 0 437	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(((((((((((((((((((0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	0 0 0 0 0 0 0 0 176	0 0 0 0 0 0 173	0 0 0 0	0		0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0 - 3Mf] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	176 0 0 0 0 0 0 0 0 202 202	0 0 0 0 0	0 0 0 0	0	(0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 0 0 0 0 0 0		0 223 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures

ſ				As of 30/09/2023									As of 31/12/2023				
	Gros:	s carrying amount/ Nominal ar	nount		Accumulated impairm credit risk and provision	ent, accumulated negative ch	anges in fair value due to			Gros:	carrying amount/ Nominal ar	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chi	anges in fair value due to	
	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)			Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits									91,044		0	0		0 3	0		
Debt securities (including at amortised cost and fair value)									14,247	9 0	0	0		0 1	0		
Central banks									127	7 0	0	0		0 0	0		0 0
General governments									7,820	0	0	0		0 1	0		0 0
Credit institutions									5,809	5 0	0	0		0 0	0		0 0
Other financial corporations									366	9 0	0	0		0 0	0		0 0
Non-financial corporations									127	7 0	0	0		0 0	0		
Loans and advances(including at amortised cost and fair value)									479,500	769	8,997	8,997	8,99	6 1,099	1,810	1,810	0 5,944
Central banks											0	0		0 0	0		0 0
General governments									1,380	33	240	240	24	10 1	7		7 227
Credit institutions									25,706	9 1	0	0		0 0	0		
Other financial corporations									28,910	8	64	64	6	14 16	29	29	16
Non-financial corporations									219,483	542	7,318	7,318	7,31	7 918	1,615	1,61	5 4,527
of which: small and medium-sized enterprises									104,138	452	3,857	3,857	3,85	567	630	630	2,858
of which: Loans collateralised by commercial immovable property									96,491	1 130	4,020	4,020	4,02	189	564	564	3,063
Households									204,018	184	1,375	1,375	1,37	5 164	160	160	1,174
of which: Loans collateralised by residential immovable property									194,226	153	1,034	1,034	1,03	14 138	102	100	923
of which: Credit for consumption									1,760	3 15	64	64	6	14 13	10	10	0 22
DEBT INSTRUMENTS other than HFT									584,791	1 769	8,997	8,997	8,99	6 1,104	1,810	1,810	5,944
OFF-BALANCE SHEET EXPOSURES									117,716	5	1,214	1,214	1,21	4 53	125	12	15 380

For the definition of non-performing exposures please refer to Article 47a/3) of Regulation (EU) No 575/2013 (CRR)

^{**}Identification sport these the cumulative arrown of expected cried trisease since initial ecognition for the incident information support to the properties of the initial engineering and the initial engineering and the initial engineering and i

The rest exakances shared times, accountable impairments and accountable impairments and accountable impairments and accountable in product of the control o

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 perior



Performing and non-performing exposures

Coöperatieve Rabobank U.A.

				As of 31/03/2024									As of 30/06/2024				
	Gross	s carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provisi	ent, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal am	ount		Accumulated impairme credit risk and provision	nt, accumulated negative cha s ⁴	nges in fair value due to	
	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfore	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)			Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits									81,112	0	0	0		0 3	0		
Debt securities (including at amortised cost and fair value)									16,389	0	0	0		0 3	0		
Central banks									127	0	0	0		0 0	0		0
General governments									9,427	0	0	0		0 2	0		a 0
Credit institutions									6,431	0	0	0		0 0	0		a 0
Other financial corporations									277	0	0	0		0 0	0		a 0
Non-Inancial corporations									127	0	0	0		0 1	0		a 0
Loans and advances (including at amortised cost and fair value)									492,844	733	9,497	9,497	9,49	6 1,022	1,874	1,874	4 6,544
Central banks									468	0	0	0		0	0		0 0
General governments									1,302	7	222	222	22	2 1	7		7 207
Credit institutions									24,872	0	0	0		0	0		0 0
Other financial corporations									32,900	7	57	57	5	7 17	30	3	0 10
Non-financial corporations									229,465	572	7,923	7,923	7,92	2 849	1,703	1,700	3 5,201
of which: small and medium-sized enterprises									105,894	473	4,333	4,333	4,33	2 480	690	69	0 3,181
of which: Loans collateralised by commercial immovable property									101,374	109	4,655	4,655	4,65	5 219	652	65	2 3,659
Households									203,837	146	1,294	1,294	1,29	4 155	135	13	1,125
of which: Loans collateralised by residential immovable property									194,351	128	1,009	1,009	1,00	9 120	98	9	8 904
of which: Credit for consumption									1,685	8	55	55	5	5 16	8		8 19
DEBT INSTRUMENTS other than HFT									590,344	733	9,497	9,497	9,49	6 1,029	1,874	1,874	4 6,544
OFF-BALANCE SHEET EXPOSURES									120,132		1,169	1,169	1,16	9 72	110	11	0 378

[1] First the distillation of times performent epoplessure places where the Notice (Arty) of Regulation ((5)) vs 37/2021 (CRIII)
[2] (I) Interface distillation of times performent equation (any performance of the countries as special count in source of expectation (countries as special countries special to the countries as special countries special to the countries as special countrie



Forborne exposures

Coöperatieve Rabobank U.A.

ı			As of 30	/09/2023					As of 31	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financi	al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance				al guarantees received rbearance 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		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
(min EUR) Cash balances at central banks and other demand deposits	_		_				0	0	0	0	0	
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	
Central banks							0	0	0	0	0	
General governments							0	0	0	0	0	
Credit institutions							0	0	0	0	0	
Other financial corporations							0	0	0	0	0	
Other infancial corporations Non-financial corporations							0	0	0	0	0	
									0	0		
Loans and advances (including at amortised cost and fair value)							8,039	5,064	954	931	5,608	3,218
Central banks							0	0	0	0	0	0
General governments							119	119	2	2	75	75
Credit institutions							0	0	0	0	0	0
Other financial corporations							21	16	6	5	5	4
Non-financial corporations							6,960	4,346	903		4,655	
of which: small and medium-sized enterprises							3,479	2,188	153		2,635	
Households							939	583	43	41	872	
DEBT INSTRUMENTS other than HFT							8,039	5,064	954			
Loan commitments given							701	382	19	18	138	63
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

^{OP}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) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Coöperatieve Rabobank U.A.

İ			As of 31	03/2024		As of 30/06/2024									
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of h forbearance		r exposures with	Collateral and financial guarantees received on exposures with forbearance measures				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which 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			
(mln EUR)															
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)							9,401	5,914	1,171	1,143	6,462	3,940			
Central banks							0	0	0	0	0	0			
General governments							123	123	3	3	74	74			
Credit institutions							0	0	0	0	0	0			
Other financial corporations							20	16	9	9	5	4			
Non-financial corporations							8,376	5,218	1,123	1,098	5,563	3,355			
of which: small and medium-sized enterprises							4,067	2,551	215	207	2,877				
Households							883	558	36	33	820	507			
DEBT INSTRUMENTS other than HFT							9,401	5,914	1,171	1,143	6,462				
Loan commitments given							681	334	14	14	151	53			
QUALITY OF FORBEARANCE ²										1					
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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

i		As of 30/09/2023 As of 31/12/2023									As of 31/03/2024							As of 30/06/2024						
	As of 30/09/2023 Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount		ASUIS	103/2024		Accumulated	Gross carrying amount			70072024		Accumulated
(mln EUR)		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes		Of which: non- performing of which: defaulted	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing							72,863	2,911	2,911	72,858	639	0							75,532	3,430	3,430	75,528	675	0
B Mining and quarrying							878	9	9	878	3	0							966	11	11	966	4	0
C Manufacturing							36,198	1,032	1,032	36,192	492	0							38,715	1,158	1,158	38,688	514	0
D Electricity, gas, steam and air conditioning supply							7,691	183	183	7,689	50	0							8,712	181	181	8,710	55	0
E Water supply							940	27	27	940	14	0							945	21	21	945	17	0
FConstruction							6.491	380	380	6.491	163	0							6.993	365	365	6,993	150	0
G Wholesale and retail trade							37.929	1.182	1.182	37.919	583	0							38.803	1.166	1.166	38,795	547	0
H Transport and storage							7.078	204	204	7.078	55	0							7.917	206	206	7.917	60	0
I Accommodation and food service activities							5,274	276	276	5,274	59	0							5,533	265	265	5,533	72	0
J Information and communication							2,802	62	62	2,802	63	0							2,933	88	88	2,933	51	0
K Financial and insurance activities							1.569	55	55	1.569	12	0							1.807	56	56	1.807	19	0
L Real estate activities							18.341	215	215	18.326	77	0							19.017	163	163	18.998	59	0
M Professional, scientific and technical activities							5.480	185	185	5.477	81	0							5.225	160	160	5.222	77	0
N Administrative and support service activities							6,133	202	202	6,119	116	0							6,586	270	270	6,573	136	0
O Public administration and defence, compulsory social security							0	0	0	0	0	0							0	0	0	0	0	0
P Education							693	16	16	693	11	0							717	20	20	717	8	0
Q Human health services and social work activities							6,388	268	268	6,133	74	0							6,529	288	288	6,289	73	0
R Arts, entertainment and recreation							1,296	83	83	1,294	24	0							1,372	52	52	1,370	20	0
S Other services							1,440	29	29	1,439	16	0							1,163	25	25	1,162	14	0
Loans and advances							219,483	7,318	7,318	219,173	2,533	0							229,465	7,923	7,923	229,146	2,551	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.