

2024 EU-wide Transparency Exercise

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.

2024 EU-wide Transparency Exercise

Key Metrics

Coöperatieve Rabobank U.A.

(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
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,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

2024 EU-wide Transparency Exercise

Leverage ratio

Coöperatieve Rabobank U.A.

(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
A.1	Tier 1 capital - transitional definition	45,224	46,496	46,358	47,817	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	45,216	46,490	46,351	47,816	C 47.00 (r0310,c0010)	
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)	
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]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	51,796	52,706	52,484	51,789	C01.00 (0010,0010)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,349	41,622	41,468	42,917	C01.00 (0010,0010)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,800	7,800	7,800	6,884	C01.00 (0010,0010)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	35,803	37,435	37,355	39,785	C01.00 (0010,0010)	Articles 36(1) point (c), 36(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-748	-1,194	-993	-896	C01.00 (0010,0010)	Articles 41(10), 36(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0010,0010)	Articles 41(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0010,0010)	Articles 41(1), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0010,0010)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-172	-118	-113	-108	C01.00 (0010,0010)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-553	-553	-573	-581	C01.00 (0010,0010) + C01.00 (0010,0010)	Articles 41(1), 36(1) point (b) and 37 of CRR, Articles 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-187	-225	-226	-242	C01.00 (0010,0010)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RRS shortfall of credit risk adjustments to expected losses	-540	-511	-574	-759	C01.00 (0010,0010)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-13	-5	-6	-7	C01.00 (0010,0010)	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0010,0010)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-1	-1	-1	C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010)	Articles 42(6), 36(1) point (h) and 89 of CRR, Articles 36(1) point (h), 34(1) point (b), 24(1) point (b) and 29 of CRR, Articles 36(1) point (h) and 27(2) of CRR, Articles 36(1) point (h) and 131(b) of CRR and Articles 36(1) point (i) and 131(a) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-9	-1	-1	-1	C01.00 (0010,0010)	Articles 36(1) point (h), 24(1) point (b), 24(1) point (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0010,0010)	Articles 42(7), 36(1) point (i), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (c) and 39 of CRR, Articles 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0010,0010)	Articles 42(7), 36(1) point (i), 45, 46, 47, 49(1) point (b), 49(1) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0010,0010)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-222	-221	-259	-289	C01.00 (0010,0010)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0010,0010)	Articles 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-567	-520	-589	-602	C01.00 (0010,0010)	Articles 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-270	-270	-270	-270	C01.00 (0010,0010)	-
	A.1.21	Transitional adjustments	7	6	6	1	NAI (1.1.6 + 1.1.8 + 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0010,0010)	Articles 48(1) to (3), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0010,0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	7	6	6	1	C01.00 (0010,0010)	Articles 480 to 472, 479 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	C01.00 (0010,0010)	Articles 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	4,875	4,875	4,900	4,900	C01.00 (0010,0010) + C01.00 (0010,0010)	Articles 41 of CRR
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0010,0010)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0010,0010)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	45,224	46,496	46,358	47,817	C01.00 (0010,0010)	Articles 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,572	6,209	6,137	6,972	C01.00 (0010,0010)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	6,572	6,209	6,137	6,972	C01.00 (0010,0010) + C01.00 (0010,0010)	Articles 71 of CRR	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0010,0010) + C01.00 (0010,0010) + C01.00 (0010,0010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	247,172	242,763	260,608	262,852	C01.00 (0010,0010)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	7	6	6	1	C01.00 (0010,0010)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.32%	17.14%	15.91%	16.33%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.30%	16.65%	17.79%	16.19%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.96%	21.71%	20.14%	20.46%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	46,342	41,616	41,451	42,916	A.1.A.1.12.A.1.13.A.1.14.A.1.15.A.1.16.A.1.17.A.1.18.A.1.18A.A.1.18B.A.1.18C.A.1.19.A.1.20.A.1.21.A.1.21.1.A.1.21.2.A.1.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.32%	17.14%	15.91%	16.33%	SA1 (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	7	6	6	1	C01.00 (0010,0010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	7	6	6	1	C01.00 (0010,0010)	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Coöperatieve Rabobank U.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	197,248	195,801	213,388	216,517	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	9,408	9,563	10,090	9,952	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,771	4,214	4,982	4,774	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
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	C 19.00 (r0010, c0010)*12.5 - C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*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.

2024 EU-wide Transparency Exercise
P&L

Coöperatieve Rabobank U.A.

(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 subsidiaries, 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 subsidiaries, 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."

2024 EU-wide Transparency Exercise
 Total Assets: fair value and impairment distribution
 Coöperatieve Rabobank U.A.

ASSETS:	As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
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)(ii); 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(b); IFRS 9.4.1.2A
Financial assets at amortised cost					476,223								489,735				IFRS 7.8(f); 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					15,109								16,361				
TOTAL ASSETS					613,796								621,641				IAS 1.8(a), 10.6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References			
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities						14,043	0	0	-1	0	0							15,908	0	0	-2	0	0				Annex V.Part 1.31.44(b)
	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 amortised cost	Debt securities						199	0	0	0	0	0							198	0	0	-1	0	0				Annex V.Part 1.31.44(b)
	Loans and advances						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)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Coöperatieve Rabobank U.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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(l)
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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Coöperatieve Rabobank U.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives			15,434		14,954	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		475		743	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits		1,124		877	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

2024 EU-wide Transparency Exercise

Market Risk

Coöperatieve Rabobank U.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments		0											47	11	80	32							
Of which: General risk		0											0	0	0	0							
Of which: Specific risk		0											0	0	0	0							
Equities		0											0	0	0	0							
Of which: General risk		0											0	0	0	0							
Of which: Specific risk		0											0	0	0	0							
Foreign exchange risk		0											6	3	12	2							
Commodities risk		687											5	1	7	2							
Total		687											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 30/06/2024									
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		0											0	0	0	0							
Foreign exchange risk		0											3	1	7	3							
Commodities risk		752											3	1	3	1							
Total		752											45	10	84	31	50	63	0	0	0	2,412	

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWIA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks				100,775	100,940	2,327		
	Regional governments or local authorities				26	21	0		
	Public sector entities				971	971	0		
	Multinational Development Banks				7,086	7,086	0		
	International Organisations				1,451	1,451	0		
	Institutions				11,287	8,084	2,732		
	Corporates				27,723	15,337	14,624		
	of which: SME				4,235	4,028	3,260		
	Retail				5,796	4,689	3,207		
	Secured by mortgages on immovable property				2,996	2,787	1,761		
	of which: SME				1,284	1,234	654		
	of which: SME				511	329	127		
	of which: SME				951	705	600		
	Exposures in default				146	146	219	263	
Assets associated with particular high risk				0	0	0			
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Claims on institutions and corporates with a BT credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				157,726	148,711	24,179	263		

¹ Original exposure, unless 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 Exposure Value does not include the securitisation portion unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been subjected under the following rule: Clusters of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks				68,763	68,941	1,893		
	Regional governments or local authorities				29	13	0		
	Public sector entities				0	0	0		
	Multinational Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				1,450	2,650	802		
	Corporates				2,766	1,392	1,202		
	of which: SME				949	611	717		
	Retail				2,286	2,286	2,686		
	Secured by mortgages on immovable property				583	388	162		
	of which: SME				950	558	259		
	of which: SME				111	129	127		
	Exposures in default				60	54	79	7	
	Assets associated with particular high risk				146	146	219		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Claims on institutions and corporates with a BT credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				75,618	76,377	12,800	22		

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks				18,890	18,890	40		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multinational Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				886	788	179		
	Corporates				5,938	1,262	1,104		
	of which: SME				171	171	541		
	Retail				251	349	208		
	Secured by mortgages on immovable property				335	335	191		
	of which: SME				26	26	11		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	1	
	Assets associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Claims on institutions and corporates with a BT credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				24,714	21,219	2,822	2		

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRALIA	Central governments or central banks				1,300	1,300	1		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multinational Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				594	593	152		
	Corporates				851	851	821		
	of which: SME				104	101	121		
	Retail				121	121	79		
	Secured by mortgages on immovable property				467	371	184		
	of which: SME				0	0	0		
	of which: SME				3	3	3		
	Exposures in default				0	0	0	1	
	Assets associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Claims on institutions and corporates with a BT credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				2,745	2,715	1,027	2		

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks				4,843	4,840	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multinational Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				189	189	27		
	Corporates				2,244	1,207	1,207		
	of which: SME				44	43	34		
	Retail				67	66	43		
	Secured by mortgages on immovable property				62	62	43		
	of which: SME				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				26	26	0	11	
	Assets associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Claims on institutions and corporates with a BT credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				7,296	6,435	2,507	12		

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY							
Central governments or central banks				1,444	1,431	0	13
Regional governments or local authorities				0	0	0	0
Public sector entities				269	269	0	0
Multinational Development Banks				0	0	0	0
International Organisations				0	0	0	0
Institutions				366	366	0	107
Corporates				2,286	2,266	0	798
of which: SME				139	139	0	93
Retail				356	356	0	133
of which: SME				155	154	0	121
Secured by mortgages on immovable property				0	0	0	0
of which: SME				0	0	0	0
Exposures in default				7	7	7	7
Items associated with particularly high risk				0	0	0	0
Covered bonds				0	0	0	0
Claims on institutions and corporates with a ST credit assessment				0	0	0	0
Collective investments undertakings (CIU)				0	0	0	0
Equity				0	0	0	0
Other exposures				0	0	0	0
Standardised total³							921

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BRAZIL							
Central governments or central banks				420	420	0	0
Regional governments or local authorities				0	0	0	0
Public sector entities				0	0	0	0
Multinational Development Banks				0	0	0	0
International Organisations				0	0	0	0
Institutions				0	0	0	0
Corporates				3,737	3,698	0	3,171
of which: SME				1,761	1,757	0	1,424
Retail				41	40	0	36
of which: SME				1	1	0	0
Secured by mortgages on immovable property				0	0	0	0
of which: SME				0	0	0	0
Exposures in default				368	352	374	374
Items associated with particularly high risk				0	0	0	0
Covered bonds				0	0	0	0
Claims on institutions and corporates with a ST credit assessment				0	0	0	0
Collective investments undertakings (CIU)				0	0	0	0
Equity				0	0	0	0
Other exposures				0	0	0	0
Standardised total³							621

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NEW ZEALAND							
Central governments or central banks				1,113	1,113	0	0
Regional governments or local authorities				0	0	0	0
Public sector entities				0	0	0	0
Multinational Development Banks				0	0	0	0
International Organisations				0	0	0	0
Institutions				0	0	0	0
Corporates				61	60	0	41
of which: SME				28	28	0	21
Retail				425	429	0	337
of which: SME				421	426	0	332
Secured by mortgages on immovable property				156	156	62	62
of which: SME				0	0	0	0
Exposures in default				13	13	13	13
Items associated with particularly high risk				0	0	0	0
Covered bonds				0	0	0	0
Claims on institutions and corporates with a ST credit assessment				0	0	0	0
Collective investments undertakings (CIU)				0	0	0	0
Equity				0	0	0	0
Other exposures				0	0	0	0
Standardised total³							612

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE							
Central governments or central banks				363	363	0	0
Regional governments or local authorities				0	0	0	0
Public sector entities				413	413	0	0
Multinational Development Banks				0	0	0	0
International Organisations				0	0	0	0
Institutions				921	922	0	587
Corporates				750	729	0	1,211
of which: SME				31	31	0	49
Retail				66	66	0	42
of which: SME				66	66	0	41
Secured by mortgages on immovable property				0	0	0	0
of which: SME				0	0	0	0
Exposures in default				1	1	1	1
Items associated with particularly high risk				0	0	0	0
Covered bonds				0	0	0	0
Claims on institutions and corporates with a ST credit assessment				0	0	0	0
Collective investments undertakings (CIU)				0	0	0	0
Equity				0	0	0	0
Other exposures				0	0	0	0
Standardised total³							2,000

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CANADA							
Central governments or central banks				452	452	0	0
Regional governments or local authorities				0	0	0	0
Public sector entities				0	0	0	0
Multinational Development Banks				0	0	0	0
International Organisations				0	0	0	0
Institutions				336	326	0	156
Corporates				1,233	1,217	0	936
of which: SME				66	66	0	54
Retail				0	0	0	0
of which: SME				0	0	0	0
Secured by mortgages on immovable property				0	0	0	0
of which: SME				0	0	0	0
Exposures in default				11	11	11	11
Items associated with particularly high risk				0	0	0	0
Covered bonds				0	0	0	0
Claims on institutions and corporates with a ST credit assessment				0	0	0	0
Collective investments undertakings (CIU)				0	0	0	0
Equity				0	0	0	0
Other exposures				0	0	0	0
Standardised total³							1,618

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Other Countries							
Central governments or central banks				130	130	0	0
Regional governments or local authorities				0	0	0	0
Public sector entities				0	0	0	0
Multinational Development Banks				6,961	6,961	0	0
International Organisations				78	78	0	0
Institutions				0	0	0	0
Corporates				0	0	0	0
of which: SME				0	0	0	0
Retail				0	0	0	0
of which: SME				0	0	0	0
Secured by mortgages on immovable property				0	0	0	0
of which: SME				0	0	0	0
Exposures in default				0	0	0	0
Items associated with particularly high risk				0	0	0	0
Covered bonds				0	0	0	0
Claims on institutions and corporates with a ST credit assessment				0	0	0	0
Collective investments undertakings (CIU)				0	0	0	0
Equity				0	0	0	0
Other exposures				0	0	0	0
Standardised total³							7,169

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data									
Central governments or central banks						83,245	83,207	1,105	
Regional governments or local authorities						1,490	1,490	202	
Public sector entities						3,809	3,809	140	
Multilateral Development Banks						8,315	8,315	1	
International Organisations						1,345	1,345	0	
Institutions						12,069	6,969	2,437	
Corporates						28,413	38,111	14,974	
of which: SME						2,052	2,465	2,886	
Retail						5,144	5,292	1,550	
Secured by mortgages on immovable property						3,294	3,099	1,996	
of which: SME						1,242	871	389	
Exposures in default						162	152	89	
Exposures in default						878	711	878	105
Items associated with particular high risk						118	118	177	
Covered bonds						0	0	0	
Claims on institutions and corporates with a ST credit assessment						0	0	0	
Collective investments undertakings (CIU)						0	0	0	
Equity						0	0	0	
Other exposures						0	0	0	
Standardised Total²						120,793	123,261	24,802	211

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

(2) Standardised Total does not include the securitisation portfolio unless in the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS									
Central governments or central banks						59,377	59,377	1,035	
Regional governments or local authorities						25	24	0	
Public sector entities						1,402	701	140	
Multilateral Development Banks						0	0	0	
International Organisations						0	0	0	
Institutions						3,790	1,359	496	
Corporates						3,204	3,213	1,147	
of which: SME						993	820	735	
Retail						2,208	2,393	412	
Secured by mortgages on immovable property						563	371	153	
of which: SME						580	352	135	
Exposures in default						182	80	80	
Exposures in default						81	52	78	0
Items associated with particular high risk						118	118	177	
Covered bonds						0	0	0	
Claims on institutions and corporates with a ST credit assessment						0	0	0	
Collective investments undertakings (CIU)						0	0	0	
Equity						0	0	0	
Other exposures						0	0	0	
Standardised Total²									51

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES									
Central governments or central banks						17,879	17,879	42	
Regional governments or local authorities						0	0	0	
Public sector entities						0	0	0	
Multilateral Development Banks						0	0	0	
International Organisations						0	0	0	
Institutions						816	871	202	
Corporates						6,371	1,210	1,312	
of which: SME						92	92	76	
Retail						728	727	621	
Secured by mortgages on immovable property						879	879	394	
of which: SME						16	16	8	
Exposures in default						0	0	0	
Exposures in default						14	12	18	2
Items associated with particular high risk						0	0	0	
Covered bonds						0	0	0	
Claims on institutions and corporates with a ST credit assessment						0	0	0	
Collective investments undertakings (CIU)						0	0	0	
Equity						0	0	0	
Other exposures						0	0	0	
Standardised Total²									4

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRALIA									
Central governments or central banks						971	971	3	
Regional governments or local authorities						967	967	100	
Public sector entities						0	0	0	
Multilateral Development Banks						0	0	0	
International Organisations						0	0	0	
Institutions						837	765	204	
Corporates						1,387	855	609	
of which: SME						238	192	154	
Retail						145	135	90	
Secured by mortgages on immovable property						403	338	167	
of which: SME						0	0	0	
Exposures in default						1	1	1	0
Exposures in default						1	1	1	
Items associated with particular high risk						0	0	0	
Covered bonds						0	0	0	
Claims on institutions and corporates with a ST credit assessment						0	0	0	
Collective investments undertakings (CIU)						0	0	0	
Equity						0	0	0	
Other exposures						0	0	0	
Standardised Total²									7

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM									
Central governments or central banks						3,147	3,147	0	
Regional governments or local authorities						0	0	0	
Public sector entities						0	0	0	
Multilateral Development Banks						0	0	0	
International Organisations						0	0	0	
Institutions						375	375	23	
Corporates						3,762	3,361	1,777	
of which: SME						43	43	24	
Retail						68	68	45	
Secured by mortgages on immovable property						68	68	45	
of which: SME						0	0	0	
Exposures in default						21	7	19	54
Exposures in default						0	0	0	
Items associated with particular high risk						0	0	0	
Covered bonds						0	0	0	
Claims on institutions and corporates with a ST credit assessment						0	0	0	
Collective investments undertakings (CIU)						0	0	0	
Equity						0	0	0	
Other exposures						0	0	0	
Standardised Total²									55

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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 governments or central banks				22	22	0		
	Regional governments or local authorities				487	487	0		
	Public sector entities				1,509	1,509	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				356	353	322		
	Corporates				1,507	485	464		
	of which SME				129	119	94		
	Retail				187	185	167		
	of which SME				185	185	126		
	Secured by mortgages on immovable property				0	0	0		
	of which SME				0	0	0		
	Exposures in default				4	3	3		
	Items associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ⁽²⁾							4		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
BRAZIL	Central governments or central banks				45	45	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				88	82	21		
	Corporates				3,135	2,852	2,618		
	of which SME				1,261	1,262	1,018		
	Retail				27	27	20		
	of which SME				1	1	1		
	Secured by mortgages on immovable property				0	0	0		
	of which SME				0	0	0		
	Exposures in default				421	345	411		
	Items associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ⁽²⁾							6		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
NEWZEALAND	Central governments or central banks				1,851	1,851	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				9	7	3		
	Corporates				126	87	82		
	of which SME				27	22	22		
	Retail				424	423	311		
	of which SME				405	398	296		
	Secured by mortgages on immovable property				143	118	99		
	of which SME				0	0	0		
	Exposures in default				20	12	12		
	Items associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ⁽²⁾							8		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE	Central governments or central banks				945	945	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				484	484	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				378	372	355		
	Corporates				796	327	328		
	of which SME				19	15	8		
	Retail				83	83	61		
	of which SME				83	83	51		
	Secured by mortgages on immovable property				0	0	0		
	of which SME				0	0	0		
	Exposures in default				1	1	1		
	Items associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ⁽²⁾							1		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
CANADA	Central governments or central banks				412	412	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				277	271	305		
	Corporates				862	125	125		
	of which SME				34	34	28		
	Retail				6	6	4		
	of which SME				6	6	4		
	Secured by mortgages on immovable property				0	0	0		
	of which SME				0	0	0		
	Exposures in default				0	0	0		
	Items associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ⁽²⁾							0		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
Other Countries	Central governments or central banks				2	2	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				8,312	8,312	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which SME				0	0	0		
	Retail				0	0	0		
	of which SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which SME				0	0	0		
	Exposures in default				0	0	0		
	Items associated with particular high risk				0	0	0		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ⁽²⁾							0		

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2023				As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
Consolidated data	Central banks and central governments					1,131	0	1,130	178	0	0
	Institutions					4,434	0	468	209	0	0
	Corporates					269,281	7,580	247,883	118,882	2,094	1,977
	Corporates - Of which: Specialised Lending					29,223	591	27,311	4,807	155	147
	Corporates - Of which: SME					74,220	2,290	76,263	28,529	700	840
	Retail					248,352	2,076	243,312	25,847	1,478	890
	Retail - Secured on real estate property					235,961	1,154	233,974	23,927	976	840
	Retail - Secured on real estate property - Of which: SME					18,693	185	18,335	4,348	148	93
	Retail - Secured on real estate property - Of which: non-SME					188,699	968	186,894	19,281	828	447
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					35,790	822	38,242	12,220	560	359
	Retail - Other Retail - Of which: SME					21,143	864	26,901	11,612	476	319
Retail - Other Retail - Of which: non-SME					1,447	59	1,339	508	26	21	
Equity					3,880	0	3,880	11,319	0	0	
Other non-credit-obligation assets											
IRB Total ^c								176,776			

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2023				As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
NETHERLANDS	Central banks and central governments					1,248	0	1,107	178	0	0
	Institutions					4,434	0	464	206	0	0
	Corporates					105,869	4,350	98,958	41,151	1,215	1,022
	Corporates - Of which: Specialised Lending					21,883	310	21,792	4,961	84	113
	Corporates - Of which: SME					38,296	2,130	37,698	12,969	664	452
	Retail					221,263	1,338	218,048	25,574	1,054	509
	Retail - Secured on real estate property					214,634	1,158	212,663	23,381	962	333
	Retail - Secured on real estate property - Of which: SME					16,657	185	16,300	4,338	148	93
	Retail - Secured on real estate property - Of which: non-SME					197,977	973	196,363	19,015	804	240
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					6,429	223	6,015	3,223	102	226
	Retail - Other Retail - Of which: SME					6,512	267	6,015	3,223	102	284
Retail - Other Retail - Of which: non-SME					108	16	0	0	0	22	
Equity					2,838	0	2,838	6,689	0	0	
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2023				As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
UNITED STATES	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					50,096	1,155	48,703	27,502	294	326
	Corporates - Of which: Specialised Lending					2,150	75	1,935	2,246	23	3
	Corporates - Of which: SME					16,125	68	15,659	4,020	27	6
	Retail					10,115	337	9,552	3,788	193	116
	Retail - Secured on real estate property					37	1	37	4	1	0
	Retail - Secured on real estate property - Of which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME					37	1	37	4	1	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					10,278	335	9,516	3,782	193	107
	Retail - Other Retail - Of which: SME					8,845	292	8,184	3,276	186	106
Retail - Other Retail - Of which: non-SME					1,432	43	1,332	506	28	9	
Equity					645	0	645	1,659	0	0	
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2023				As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
AUSTRALIA	Central banks and central governments					84	0	84	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					24,257	409	26,061	8,310	125	66
	Corporates - Of which: Specialised Lending					25	25	25	8	8	10
	Corporates - Of which: SME					14,714	0	15,563	4,545	0	6
	Retail					1,643	22	1,595	876	13	12
	Retail - Secured on real estate property					6	0	6	1	0	0
	Retail - Secured on real estate property - Of which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME					6	0	6	1	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,637	22	1,589	876	13	12
	Retail - Other Retail - Of which: SME					1,637	22	1,589	876	13	12
Retail - Other Retail - Of which: non-SME					0	0	0	0	0	0	
Equity					16	0	16	10	0	0	
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2023				As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments					0	0	0	0	0	0
	Institutions					10,204	281	9,437	5,651	78	56
	Corporates					1,091	0	704	104	0	1
	Corporates - Of which: Specialised Lending					259	3	245	102	1	1
	Corporates - Of which: SME					38	0	38	8	0	0
	Retail					1,261	15	1,201	359	9	8
	Retail - Secured on real estate property					42	0	42	8	0	0
	Retail - Secured on real estate property - Of which: SME					4	0	4	1	0	0
	Retail - Secured on real estate property - Of which: non-SME					38	0	38	7	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,219	15	1,209	351	9	8
	Retail - Other Retail - Of which: SME					0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME					1,219	15	1,209	351	9	8	
Equity					0	0	0	0	0	0	
Other non-credit-obligation assets					20	0	20	10	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BRAZIL	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NEW ZEALAND	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments					1,018	0	1,018	202	0	0
	Institutions					128	0	824	345	0	0
	Corporates					271,808	7,924	260,500	137,728	2,522	2,038
	Corporates - Of Which: Specialised Lending					28,899	551	28,899	19,024	156	180
	Corporates - Of Which: SME					71,888	2,874	75,769	28,078	592	599
	Retail					250,340	2,559	244,632	35,980	1,844	847
	Retail - Secured on real estate property					198,214	1,104	213,962	23,118	802	288
	Retail - Secured on real estate property - Of Which: SME					16,155	175	15,807	3,915	130	84
	Retail - Secured on real estate property - Of Which: non-SME					200,059	949	197,275	19,203	672	202
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					34,226	1,029	35,516	13,722	562	891
	Retail - Other Retail - Of Which: SME					31,989	927	29,387	11,844	527	348
Retail - Other Retail - Of Which: non-SME					2,237	102	2,129	1,878	40	25	
Equity					6,963	0	6,963	9,820	0	0	
Other non-credit-obligation assets											
IRB Total ³									396,338		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
NETHERLANDS	Central banks and central governments					1,018	0	1,018	202	0	0
	Institutions					768	0	768	212	0	0
	Corporates					107,177	4,108	101,602	52,365	1,172	962
	Corporates - Of Which: Specialised Lending					22,646	292	22,262	14,177	71	98
	Corporates - Of Which: SME					26,871	2,009	26,254	12,030	613	432
	Retail					222,040	1,319	218,346	25,288	1,042	471
	Retail - Secured on real estate property					215,812	1,198	212,176	22,558	660	281
	Retail - Secured on real estate property - Of Which: SME					16,121	175	15,779	3,506	120	84
	Retail - Secured on real estate property - Of Which: non-SME					199,590	923	196,406	19,033	633	197
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					6,729	212	6,147	2,348	91	190
	Retail - Other Retail - Of Which: SME					5,077	163	4,646	2,352	62	176
Retail - Other Retail - Of Which: non-SME					752	49	733	247	9	15	
Equity					2,700	0	2,700	6,831	0	0	
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					54,149	1,708	50,078	29,666	585	60
	Corporates - Of Which: Specialised Lending					2,971	82	2,307	2,115	27	5
	Corporates - Of Which: SME					10,653	547	10,654	5,633	234	122
	Retail					10,839	349	10,095	3,948	202	118
	Retail - Secured on real estate property					37	1	37	4	1	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					37	1	37	4	1	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					10,802	348	10,018	3,944	202	118
	Retail - Other Retail - Of Which: SME					9,405	298	8,856	3,415	171	108
Retail - Other Retail - Of Which: non-SME					1,402	49	1,462	529	30	10	
Equity					1,042	0	1,042	2,438	0	0	
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
AUSTRALIA	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					24,376	450	26,489	9,236	211	68
	Corporates - Of Which: Specialised Lending					0	1	1	0	0	0
	Corporates - Of Which: SME					14,376	179	16,620	4,739	89	19
	Retail					1,847	39	1,767	931	24	18
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,847	39	1,760	928	24	18
	Retail - Other Retail - Of Which: SME					1,848	39	1,760	928	24	18
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					19	0	19	36	0	0	
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					11,534	300	10,649	6,119	102	65
	Corporates - Of Which: Specialised Lending					1,263	0	906	907	0	3
	Corporates - Of Which: SME					289	6	220	95	4	1
	Retail					1,060	22	1,223	374	13	6
	Retail - Secured on real estate property					43	0	43	8	0	0
	Retail - Secured on real estate property - Of Which: SME					4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME					39	0	39	8	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,017	22	1,280	366	13	6
	Retail - Other Retail - Of Which: SME					1,347	22	1,290	366	13	6
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					12	0	12	23	0	0	
Other non-credit-obligation assets											
IRB Total											

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

Table for Germany showing IRB Approach data for 31/03/2024 and 30/06/2024. Includes columns for Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and other non credit-obligation assets.

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

Table for Brazil showing IRB Approach data for 31/03/2024 and 30/06/2024. Includes columns for Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and other non credit-obligation assets.

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

Table for New Zealand showing IRB Approach data for 31/03/2024 and 30/06/2024. Includes columns for Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and other non credit-obligation assets.

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

Table for France showing IRB Approach data for 31/03/2024 and 30/06/2024. Includes columns for Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and other non credit-obligation assets.

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

Table for Canada showing IRB Approach data for 31/03/2024 and 30/06/2024. Includes columns for Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and other non credit-obligation assets.

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

Table for Other Countries showing IRB Approach data for 31/03/2024 and 30/06/2024. Includes columns for Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and other non credit-obligation assets.

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 31/12/2023

Direct exposures														Risk weighted exposure amount	
On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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]	Slovakia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Slovenia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	4	4	0	0	0	0	4	0	0	0	0	0	0	0	
Total	4	4	0	0	0	0	4	0	0	0	0	0	0	0	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	25	25	0	0	0	0	25	0	0	0	0	0	0	0	
Total	25	25	0	0	0	0	25	0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		2	2	0	0	0	0	2	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	1	1	0	0	0	0	1	0	0	0	0	0	0		
[10Y - more]	12	12	0	0	0	0	12	0	0	0	0	0	0		
Total	15	15	0	0	0	0	15	0	0	0	0	0	0		
[0 - 3M]	Iceland														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Liechtenstein														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	
[3Y - 5Y]		2	2	0	0	0	0	2	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	17	17	0	0	0	0	17	0	0	0	0	0	0		
Total	20	20	0	0	0	0	20	0	0	0	0	0	0		

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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					
[0 - 3M]	Other Central and eastern Europe countries non EEA																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Middle East																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Latin America and the Caribbean																	
[3M - 1Y]		185	185	0	0	0	185	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		241	241	0	0	0	241	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	28	28	0	0	0	28	0	0	0	0	0	0	0	0	0	0		
Total	454	454	0	0	0	417	37	0	0	0	0	0	0	0	0	0	36	
[0 - 3M]	Africa																	
[3M - 1Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		19	18	0	0	0	18	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		170	169	0	0	0	169	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	192	189	0	0	0	189	0	0	0	0	0	0	0	0	0	0	243	
[0 - 3M]	Others																	
[3M - 1Y]		43	43	0	0	0	43	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		24	23	0	0	0	23	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		83	82	0	0	0	82	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		102	101	0	0	0	101	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0		
Total	232	248	0	0	0	43	207	0	0	0	0	0	0	0	0	0	263	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands	203	928	200	0	0	0	0	0	0	0	0	0	0	207	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	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																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		2,358	1,867	1,413	0	147	1,867	307	44	1,423	1	12	1,411	0	148	0	

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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				
	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	U.S.	182	182	181	0	0	0	0	2	0	0	0	0	0	0	0	0
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	13	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	0	0	0	0	0	0	0	0	43	26,531	325	30,086	0	0	0	0
	Total	131	131	0	0	0	0	0	0	43	26,531	325	30,086	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Middle East																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		0
[0 - 3M]	Latin America and the Caribbean																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]		438	437	0	0	0	0	413	24	0	0	0	0	0	0	0	0	
Total		438	437	0	0	0	0	413	24	0	0	0	0	0	0	0	0	24
[0 - 3M]	Africa																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]		176	173	0	0	0	0	173	173	0	0	0	0	0	0	0	0	
Total		176	173	0	0	0	0	173	173	0	0	0	0	0	0	0	0	223
[0 - 3M]	Others																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]		202	198	0	0	0	0	189	189	0	0	0	0	0	0	0	0	
Total		202	198	0	0	0	0	189	189	0	0	0	0	0	4	0	0	237

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Coöperatieve Rabobank U.A.

	As of 30/09/2023								As of 31/12/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾				Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾			
		Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾							
mil. EUR																		
Cash balances at central banks and other demand deposits									91,044	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									14,247	0	0	0	0	0	1	0	0	0
Central banks									127	0	0	0	0	0	0	0	0	0
General governments									7,820	0	0	0	0	0	1	0	0	0
Credit institutions									5,800	0	0	0	0	0	0	0	0	0
Other financial corporations									369	0	0	0	0	0	0	0	0	0
Non-financial corporations									127	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)									479,506	769	8,997	8,997	8,996	1,099	1,810	1,810	5,944	
Central banks									0	0	0	0	0	0	0	0	0	
General governments									1,388	31	240	240	240	1	1	1	237	
Credit institutions									25,709	1	0	0	0	0	0	0	0	
Other financial corporations									28,916	8	64	64	64	18	29	29	18	
Non-financial corporations									219,483	542	7,318	7,318	7,317	918	1,615	1,615	4,527	
of which: small and medium-sized enterprises									104,133	482	3,857	3,857	3,855	587	630	630	2,858	
of which: Loans collateralised by commercial immovable property									96,491	130	4,020	4,020	4,020	189	564	564	3,063	
Households									204,018	184	1,375	1,375	1,375	184	160	160	1,174	
of which: Loans collateralised by residential immovable property									194,226	153	1,034	1,034	1,034	138	102	102	923	
of which: Credit for consumption									1,763	15	64	64	64	13	10	10	22	
DEBT INSTRUMENTS other than HFT									584,791	769	8,997	8,997	8,996	1,104	1,810	1,810	5,944	
OFF-BALANCE SHEET EXPOSURES									127,734		1,234	1,234	1,234	51	125	125	381	

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(i) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (template F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credits impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Coöperatieve Rabobank U.A.

	As of 31/03/2024								As of 30/06/2024									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collateral and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which defaulted	Of which Stage 3 ⁽⁴⁾			Of which defaulted	Of which Stage 3 ⁽⁴⁾		Of which defaulted		Of which Stage 3 ⁽⁴⁾							
(in € bn)																		
Cash balances at central banks and other demand deposits									81,112	0	0	0	0	0	3	0	0	0
Debt securities (including at amortised cost and fair value)									16,389	0	0	0	0	3	0	0	0	
Central banks									127	0	0	0	0	0	0	0	0	
General governments									9,427	0	0	0	0	2	0	0	0	
Credit institutions									6,435	0	0	0	0	0	0	0	0	
Other financial corporations									277	0	0	0	0	0	0	0	0	
Non-financial corporations									127	0	0	0	0	1	0	0	0	
Loans and advances (including at amortised cost and fair value)									492,844	733	9,497	9,497	9,496	1,022	1,874	1,874	6,544	
Central banks									468	0	0	0	0	0	0	0	0	
General governments									1,360	7	221	221	222	1	7	7	207	
Credit institutions									24,872	0	0	0	0	0	0	0	0	
Other financial corporations									32,900	7	57	57	57	17	30	30	10	
Non-financial corporations									229,466	672	7,923	7,923	7,922	849	1,703	1,703	5,201	
of which: small and medium-sized enterprises									105,894	473	4,333	4,333	4,332	480	690	690	3,181	
of which: Loans collateralised by commercial immovable property									101,374	109	4,655	4,655	4,653	218	652	652	3,698	
Households									303,837	144	1,294	1,294	1,294	155	133	133	1,125	
of which: Loans collateralised by residential immovable property									194,353	128	1,009	1,009	1,009	120	98	98	904	
of which: Credit for consumption									1,686	8	55	55	55	16	8	8	19	
DEBT INSTRUMENTS other than HFT									590,344	733	9,497	9,497	9,496	1,029	1,874	1,874	6,544	
OFF-BALANCE SHEET EXPOSURES									126,112		1,168	1,168	1,168	22	118	118	378	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (template F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1651 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

	As of 30/09/2023				As of 31/12/2023							
	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 ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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
(min 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)							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	883	4,655	2,612
of which: small and medium-sized enterprises							3,479	2,188	153	148	2,635	
Households							939	583	43	41	872	527
DEBT INSTRUMENTS other than HFT							8,039	5,064	954	931	5,608	
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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

	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 financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 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	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
Central banks							0	0	0	0	0	0
General governments							0	0	0	0	0	0
Credit institutions							0	0	0	0	0	0
Other financial corporations							0	0	0	0	0	0
Non-financial corporations							0	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												
Loans and advances that have been forborne more than twice ²							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³							0					

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Coöperatieve Rabobank U.A.

(mil EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	
	Of which: non-performing	Of which: defaulted				Of which: non-performing	Of which: defaulted				Of which: non-performing	Of which: defaulted				Of which: non-performing	Of which: defaulted			
A Agriculture, forestry and fishing					72,863	2,011	2,011	72,858	639	0					75,532	3,430	3,430	75,528	676	0
B Mining and quarrying					878	0	0	878	3	0					866	11	11	866	4	0
C Manufacturing					36,156	1,032	1,032	36,155	459	0					35,215	1,158	1,158	35,668	514	0
D Electricity, gas, steam and air conditioning supply					7,691	163	163	7,699	50	0					6,742	481	481	6,740	65	0
E Water supply					800	27	27	800	14	0					806	21	21	806	17	0
F Construction					6,491	380	380	6,491	153	0					6,993	355	355	6,993	150	0
G Wholesale and retail trade					37,929	1,182	1,182	37,919	583	0					38,593	1,156	1,156	38,795	547	0
H Transport and storage					7,076	204	204	7,076	55	0					7,917	206	206	7,917	89	0
I Accommodation and food service activities					5,974	276	276	5,974	59	0					5,933	265	265	5,933	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					1,627	56	56	1,627	19	0
L Real estate activities					19,341	215	215	19,336	77	0					19,917	163	163	19,906	99	0
M Professional, scientific and technical activities					6,480	185	185	6,477	81	0					6,225	160	160	6,222	77	0
N Administrative and support service activities					6,133	202	202	6,119	116	0					6,566	270	270	6,571	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	6,333	74	0					6,529	288	288	6,289	73	0
R Arts, entertainment and recreation					1,296	53	53	1,294	24	0					1,372	52	52	1,370	20	0
S Other services					1,440	29	29	1,439	16	0					1,463	25	25	1,462	14	0
Loans and advances					216,483	7,318	7,318	216,173	2,533	0					229,465	7,623	7,623	229,148	2,651	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.