



## 2017 EU-wide Transparency Exercise

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

## 2017 EU-wide Transparency Exercise

### Capital

Coöperatieve Rabobank U.A.

		(mIn EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>52,873</b>	<b>52,926</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>29,618</b>	<b>31,080</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,924	7,424	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	25,649	26,235	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	112	-732	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	25	26	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	68	258	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,087	-1,081	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-634	-548	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-1,042	-956	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-7	-6	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-34	-33	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-34	-33	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-542	-83	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	1,186	574	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	179	88	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,007	486	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,461</b>	<b>6,402</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,644	2,636	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	4,819	3,767	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>37,079</b>	<b>37,481</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>15,794</b>	<b>15,445</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	16,002	15,540	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	-208	-96	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>211,483</b>	<b>207,589</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.00%</b>	<b>14.97%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.53%</b>	<b>18.06%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>25.00%</b>	<b>25.50%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>28,432</b>	<b>30,506</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.44%</b>	<b>14.70%</b>	[D.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2017 EU-wide Transparency Exercise

### Leverage ratio

Coöperatieve Rabobank U.A.

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	37,079	37,481	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	31,074	33,140	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	679,261	646,730	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	678,799	646,523	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	5.1%	C 47.00 (r330,c010)	



## 2017 EU-wide Transparency Exercise

### Risk exposure amounts

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(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	179,036	177,507
Risk exposure amount for securitisation and re-securitisations in the banking book	1,806	2,590
Risk exposure amount for contributions to the default fund of a CCP	63	63
Risk exposure amount Other credit risk	177,167	174,854
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,886	4,324
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	2	0
Risk exposure amount for Credit Valuation Adjustment	1,454	1,025
Risk exposure amount for operational risk	27,108	24,733
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>211,483</b>	<b>207,589</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2017 EU-wide Transparency Exercise

### P&L

Coöperatieve Rabobank U.A.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	18,777	9,076
Of which debt securities income	904	414
Of which loans and advances income	16,527	7,967
Interest expenses	10,034	4,622
(Of which deposits expenses)	2,909	1,275
(Of which debt securities issued expenses)	4,406	2,118
(Expenses on share capital repayable on demand)	0	0
Dividend income	39	33
Net Fee and commission income	1,918	988
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	529	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	-118	-328
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	175	68
Gains or (-) losses from hedge accounting, net	266	146
Exchange differences [gain or (-) loss], net	329	213
Net other operating income /(expenses)	468	6
<b>TOTAL OPERATING INCOME, NET</b>	<b>12,350</b>	<b>5,579</b>
(Administrative expenses)	6,853	3,240
(Depreciation)	446	207
(Provisions or (-) reversal of provisions)	1,056	203
(Commitments and guarantees given)	-7	-13
(Other provisions)	1,063	216
Of which pending legal issues and tax litigation <sup>1</sup>	538	
Of which restructuring <sup>1</sup>	515	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	474	2
(Loans and receivables)	474	3
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	-1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	802	5
(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	5	71
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	-1
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,719</b>	<b>1,992</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,024</b>	<b>1,516</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,024</b>	<b>1,516</b>
Of which attributable to owners of the parent	1,960	1,487

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

## 2017 EU-wide Transparency Exercise

### Market Risk

Coöperatieve Rabobank U.A.

	SA		IM										IM										
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)																							
Traded Debt Instruments	2	0	46	15	171	54							47	10	218	74							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	2	0	0	0	0	0							0	0	0	0							
Equities	0	0	1	0	2	0							0	0	1	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	2	1	7	2							2	0	5	1							
Commodities risk	447	418	2	0	2	0							2	0	4	1							
<b>Total</b>	<b>449</b>	<b>418</b>	<b>46</b>	<b>15</b>	<b>165</b>	<b>48</b>	<b>64</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,437</b>	<b>47</b>	<b>9</b>	<b>206</b>	<b>69</b>	<b>59</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,899</b>	

## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
<b>Consolidated data</b>	Central governments or central banks	2,790	3,168	4,247		2,632	3,028	4,282	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,277	1,277	288		1,100	1,100	299	
	Corporates	12,630	7,841	7,748		12,267	8,114	8,040	
	of which: SME	2,518	2,266	2,173		2,731	2,623	2,549	
	Retail	5,515	5,032	3,698		6,802	6,251	4,478	
	of which: SME	4,050	3,913	2,859		4,851	4,645	3,273	
	Secured by mortgages on immovable property	3,590	3,079	1,505		5,613	4,918	2,189	
	of which: SME	3,028	2,517	946		3,776	3,183	1,292	
	Exposures in default	3,336	1,223	1,418	2,113	3,217	1,148	1,322	2,068
	Items associated with particularly high risk	37	37	55		34	34	51	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>29,174</b>	<b>21,656</b>	<b>18,959</b>	<b>2,188</b>	<b>31,666</b>	<b>24,595</b>	<b>20,661</b>	<b>2,195</b>	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
<b>NETHERLANDS</b>	Central governments or central banks	1,772	2,150	4,181		1,827	2,223	4,243	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		7	7	1	
	Corporates	1,002	961	959		1,248	1,636	1,634	
	of which: SME	168	168	166		1,133	1,064	1,062	
	Retail	659	659	490		2,028	1,888	1,262	
	of which: SME	139	139	99		1,080	993	591	
	Secured by mortgages on immovable property	1,039	661	360		3,210	2,683	1,112	
	of which: SME	837	459	161		1,703	1,278	544	
	Exposures in default	230	129	141	102	182	82	84	101
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>103</b>	<b>103</b>	<b>103</b>	<b>103</b>	<b>103</b>	<b>103</b>	<b>103</b>	<b>103</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
<b>UNITED STATES</b>	Central governments or central banks	535	535	0		433	433	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	197	197	39		186	186	37	
	Corporates	2,484	315	315		2,122	307	307	
	of which: SME	0	2	2		0	2	2	
	Retail	1,202	798	553		1,215	826	619	
	of which: SME	289	172	120		247	148	111	
	Secured by mortgages on immovable property	2,045	1,912	735		1,942	1,774	703	
	of which: SME	2,043	1,910	733		1,940	1,772	701	
	Exposures in default	49	45	62	4	28	23	30	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
<b>AUSTRALIA</b>	Central governments or central banks	68	68	0		74	74	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	719	719	144		485	485	97	
	Corporates	168	67	67		182	75	75	
	of which: SME	0	0	0		2	2	2	
	Retail	175	175	131		182	181	136	
	of which: SME	175	175	131		182	181	136	
	Secured by mortgages on immovable property	118	118	42		106	106	38	
	of which: SME	117	117	41		105	105	37	
	Exposures in default	1	1	2	0	1	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		3	3	1	
	Corporates	280	154	152		283	160	160	
	of which: SME	34	34	33		0	0	0	
	Retail	40	40	29		46	45	33	
	of which: SME	40	40	28		45	45	33	
	Secured by mortgages on immovable property	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	37	4	5	20	34	4	4	19
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>20</b>				<b>20</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NEW ZEALAND	Central governments or central banks	159	159	0		160	160	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	182	182	36		180	180	36	
	Corporates	11	5	5		14	8	8	
	of which: SME	0	0	0		0	0	0	
	Retail	352	352	264		337	336	252	
	of which: SME	352	352	264		337	336	252	
	Secured by mortgages on immovable property	31	31	11		29	29	10	
	of which: SME	31	31	11		29	29	10	
	Exposures in default	1	0	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BRAZIL	Central governments or central banks	7	7	7		1	1	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		22	22	22	
	Corporates	3,469	3,014	2,961		2,463	2,409	2,370	
	of which: SME	1,462	1,263	1,211		905	898	859	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	328	298	317	42	377	339	366	49
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>66</b>				<b>59</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		35	35	7	
	Corporates	445	123	118		571	225	225	
	of which: SME	74	74	69		0	0	0	
	Retail	79	78	52		80	79	60	
	of which: SME	79	78	52		80	79	60	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	4	1	7	6	6	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>SWITZERLAND</b>	Central governments or central banks	3	3	3		3	3	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	6		5	5	4	
	Corporates	24	24	24		27	27	27	
	of which: SME	0	0	0		0	0	0	
	Retail	59	59	44		64	64	48	
	of which: SME	59	59	44		64	64	48	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>GERMANY</b>	Central governments or central banks	81	81	0		25	25	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	63	63	13		45	45	9	
	Corporates	480	247	247		520	348	348	
	of which: SME	0	0	0		0	0	0	
	Retail	747	746	559		741	739	554	
	of which: SME	747	746	559		741	739	554	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	12	12	2	16	14	14	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>4</b>				<b>4</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>CANADA</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	1,632	790	790		1,664	795	795	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted						
<b>Consolidated data</b>		115,044	22	114,871	1,198	0	14	98,303	6	98,222	809	0	11
Central banks and central governments		29,961	489	18,255	6,667	0	57	28,456	479	18,489	6,826	0	44
Institutions		246,834	10,670	218,983	83,223	5,214	4,018	225,115	11,942	209,504	80,391	5,222	3,506
Corporates		26,592	3,563	26,602	13,311	3,151	1,172	25,374	3,008	25,337	12,442	3,126	979
Corporates - Of Which: Specialised Lending		80,268	3,629	82,905	26,742	1,138	1,823	75,638	4,723	78,261	24,400	1,275	1,449
Corporates - Of Which: SME		259,073	3,249	255,284	44,750	1,475	1,170	254,178	2,848	249,247	42,390	1,475	1,031
Retail		236,727	2,300	224,171	35,215	1,225	559	223,231	1,959	219,650	33,426	1,228	479
Retail - Secured on real estate property		22,207	999	22,223	7,438	500	338	21,052	902	21,066	6,835	503	289
Retail - Secured on real estate property - Of Which: SME		204,520	1,302	201,948	27,776	725	222	202,179	1,057	198,584	26,591	725	190
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		22,346	949	31,112	9,535	250	611	30,947	889	29,598	8,954	247	552
Retail - Other Retail - Of Which: SME		26,822	861	25,500	7,677	250	548	25,634	809	24,243	7,260	247	495
Retail - Other Retail - Of Which: non-SME		5,524	88	5,603	1,858	0	63	5,313	80	5,355	1,705	0	57
Equity		4,021	0	4,021	10,263	0	0	3,954	0	3,954	10,365	0	7
Securitisation		12,215		12,215	1,806			11,036		11,036	2,990		
Other non credit-obligation assets							8						
IRB Total					160,014						156,783		

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted						
<b>NETHERLANDS</b>		87,021	20	86,959	33	0	8	77,877	6	77,814	21	0	6
Central banks and central governments		16,795	462	4,857	1,375	0	29	14,924	457	4,504	1,282	0	22
Institutions		104,244	7,367	99,412	41,009	4,477	3,259	101,196	8,538	96,836	39,075	4,498	2,677
Corporates		19,859	3,401	20,011	9,420	3,077	1,101	18,210	2,899	19,413	8,761	2,998	923
Corporates - Of Which: Specialised Lending		48,667	3,540	48,956	18,296	1,133	1,697	45,164	4,663	45,323	15,356	1,269	1,325
Corporates - Of Which: SME		240,697	2,906	238,243	40,220	1,475	1,007	236,299	2,496	232,821	37,952	1,475	870
Retail		236,727	2,300	224,171	35,215	1,225	559	223,231	1,959	219,650	33,426	1,228	479
Retail - Secured on real estate property		22,207	999	22,223	7,438	500	338	21,052	902	21,066	6,835	503	289
Retail - Secured on real estate property - Of Which: SME		204,520	1,302	201,948	27,776	725	222	202,179	1,057	198,584	26,591	725	190
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		13,970	606	14,071	5,005	250	448	13,668	536	13,171	4,527	247	392
Retail - Other Retail - Of Which: SME		8,893	522	8,915	3,252	250	387	8,221	460	8,283	2,933	247	336
Retail - Other Retail - Of Which: non-SME		5,078	84	5,156	1,753	0	61	4,847	77	4,889	1,594	0	55
Equity		3,754	0	3,754	9,438	0	0	2,942	0	2,942	7,611	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted						
<b>UNITED STATES</b>		12,282	0	12,281	48	0	0	8,747	0	8,744	55	0	0
Central banks and central governments		2,063	0	1,911	602	0	1	2,004	3	2,234	792	0	1
Institutions		48,116	606	46,139	16,316	184	148	45,456	580	44,093	16,660	164	171
Corporates		3,946	11	3,994	2,364	3	24	3,392	34	3,456	2,319	10	17
Corporates - Of Which: Specialised Lending		11,478	28	11,432	3,524	0	67	10,830	31	10,811	4,203	0	70
Corporates - Of Which: SME		8,423	83	7,589	1,862	0	33	7,958	82	7,028	1,699	0	30
Retail		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		8,423	83	7,589	1,862	0	33	7,958	82	7,028	1,699	0	30
Retail - Other Retail - Of Which: SME		7,990	80	7,156	1,762	0	32	7,505	80	6,576	1,593	0	28
Retail - Other Retail - Of Which: non-SME		432	3	433	100	0	1	452	3	452	106	0	1
Equity		4	0	4	15	0	0	215	0	215	572	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted						
<b>AUSTRALIA</b>		1,532	0	1,531	9	0	0	1,338	0	1,336	0	0	0
Central banks and central governments		83	0	78	15	0	0	136	0	136	16	0	0
Institutions		17,252	250	18,376	4,031	67	93	16,772	208	18,009	4,095	57	95
Corporates		0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		11,975	0	13,886	2,650	0	15	11,930	0	13,854	2,775	0	14
Corporates - Of Which: SME		776	7	709	236	0	4	728	8	671	227	0	4
Retail		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		776	7	709	236	0	4	728	8	671	227	0	4
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	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	5,016	0	5,016	0	0	0	2,648	0	2,713	1	0	0
	Institutions	1,025	0	1,041	439	0	1	1,137	0	1,048	404	0	1
	Corporates	6,527	26	4,029	1,972	4	26	7,212	27	4,388	2,063	4	38
	Corporates - Of Which: Specialised Lending	206	0	150	75	0	0	430	0	270	135	0	0
	Corporates - Of Which: SME	167	8	141	51	0	4	100	1	80	22	0	2
	Retail	1,202	15	1,126	219	0	6	1,167	11	1,095	217	0	5
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,202	15	1,126	219	0	6	1,167	11	1,095	217	0	5
	Retail - Other Retail - Of Which: SME	1,202	15	1,126	219	0	6	1,167	11	1,094	216	0	5
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	50	0	50	96	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
NEW ZEALAND	Central banks and central governments	349	0	349	0	0	0	362	0	362	0	0	0
	Institutions	23	0	23	4	0	0	32	0	32	5	0	0
	Corporates	8,184	169	8,842	2,158	53	26	8,337	147	9,000	2,182	48	24
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,968	0	7,765	1,823	0	21	6,943	0	7,739	1,847	0	19
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
BRAZIL	Central banks and central governments	418	0	418	588	0	2	323	0	323	392	0	1
	Institutions	266	0	243	312	0	0	205	0	184	227	0	0
	Corporates	4,915	353	5,289	3,007	85	72	4,255	307	4,921	2,730	87	79
	Corporates - Of Which: Specialised Lending	0	0	395	156	0	0	0	0	351	140	7	0
	Corporates - Of Which: SME	97	12	101	52	0	4	29	1	30	24	0	0
	Retail	1,148	83	1,228	397	0	41	1,095	83	1,170	380	0	40
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,148	83	1,228	397	0	41	1,095	83	1,170	380	0	40
	Retail - Other Retail - Of Which: SME	1,148	83	1,228	397	0	41	1,095	83	1,170	380	0	40
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	104	0	104	260	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments	3,194	0	3,193	1	0	0	3,103	0	3,124	1	0	0
	Institutions	563	0	309	68	0	0	503	0	377	75	0	0
	Corporates	2,595	25	2,546	1,377	5	23	2,424	20	2,466	1,360	4	20
	Corporates - Of Which: Specialised Lending	75	2	76	51	1	0	33	0	33	24	0	0
	Corporates - Of Which: SME	40	2	36	21	0	2	2	0	2	1	0	0
	Retail	1,513	61	1,407	292	0	29	1,540	72	1,430	332	0	31
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,513	61	1,407	292	0	29	1,540	72	1,430	332	0	31
	Retail - Other Retail - Of Which: SME	1,513	61	1,406	292	0	29	1,540	72	1,430	332	0	31
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	2	0	2	8	0	0	30	0	30	70	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
	(m€ EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	Central banks and central governments	2,193	0	2,193	0	1,413	0	1,413	0		
	Institutions	307	0	405	64	248	0	265	45		
	Corporates	6,221	50	4,177	827	5,379	0	3,140	642		
	Corporates - Of Which: Specialised Lending	18	0	15	1	4	0	0	0		
	Corporates - Of Which: SME	27	0	0	0	28	0	0	0		
	Retail	1	0	1	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0		
	Equity	3	0	3	11	0	3	0	11	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
	(m€ EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	40	0	0	0	131	0	132	0		
	Institutions	864	0	813	81	1,078	0	887	90		
	Corporates	3,083	58	2,434	719	2,948	53	2,283	882		
	Corporates - Of Which: Specialised Lending	418	22	420	184	439	21	411	224		
	Corporates - Of Which: SME	87	11	62	25	95	9	68	13		
	Retail	1,256	21	1,201	344	1,324	26	1,261	362		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1,256	21	1,201	344	1,324	26	1,261	362		
	Retail - Other Retail - Of Which: SME	3	0	3	2	0	3	2	0		
	Retail - Other Retail - Of Which: non-SME	1,253	21	1,198	342	1,321	26	1,258	360		
	Equity	51	0	51	187	0	57	0	209	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
	(m€ EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CANADA	Central banks and central governments	7	0	7	0	15	0	29	2		
	Institutions	148	0	145	36	487	0	428	68		
	Corporates	3,624	22	3,052	1,020	3,114	18	2,740	1,010		
	Corporates - Of Which: Specialised Lending	253	0	252	181	235	0	236	191		
	Corporates - Of Which: SME	156	7	157	46	79	0	79	27		
	Retail	1,293	14	1,167	255	7	1,250	14	1,117		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1,293	14	1,167	255	7	1,250	14	1,117		
	Retail - Other Retail - Of Which: SME	1,288	14	1,163	255	7	1,246	14	1,114		
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	4	0	0		
	Equity	0	0	0	0	22	0	22	42		
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Coöperatieve Rabobank U.A.

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>32,295.3</b>	<b>3,444.3</b>	<b>28,850.9</b>	<b>647.6</b>	<b>38.0</b>	<b>609.6</b>	<b>168.3</b>	<b>168.3</b>	<b>0.0</b>	<b>28,152.8</b>	<b>5.2</b>	<b>28,147.6</b>	<b>3,327.9</b>	<b>3,234.1</b>	<b>93.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Austria	168.0	5.8	162.2															
Belgium	202.1	37.1	165.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	4.8	4.8	0.0															
Estonia	0.0	0.0	0.0															
Finland	507.8	0.5	507.3															
France	3,347.7	9.5	3,338.2															
Germany	269.1	27.6	241.5															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.4	0.4	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.2	0.2	0.0															
Malta	0.0	0.0	0.0															
Netherlands	20,954.5	2,499.0	18,455.5															
Poland	0.0	0.0	0.0															
Portugal	0.1	0.1	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	5.0	0.0	5.0															
Spain	1.0	1.0	0.0															
Sweden	5.4	4.5	0.9															
United Kingdom	12.9	12.1	0.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	12.8	12.8	0.0															
Switzerland	8.7	3.3	5.4															
Australia	1,400.1	5.1	1,395.1															
Canada	111.0	19.0	92.0															
China	43.7	0.0	43.7															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	3,707.8	220.2	3,487.6															
<b>Other advanced economies non EEA</b>	<b>356.1</b>	<b>0.5</b>	<b>355.5</b>															
<b>Other Central and eastern Europe countries non EEA</b>	<b>37.0</b>	<b>0.0</b>	<b>37.0</b>															
<b>Middle East</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>															
<b>Latin America and the Caribbean</b>	<b>478.6</b>	<b>32.4</b>	<b>446.2</b>															
<b>Africa</b>	<b>36.8</b>	<b>36.8</b>	<b>0.0</b>															
<b>Others</b>	<b>623.5</b>	<b>511.5</b>	<b>112.0</b>															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Coöperatieve Rabobank U.A.

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>27,839.8</b>	<b>2,696.0</b>	<b>25,143.9</b>	<b>511.6</b>	<b>34.6</b>	<b>477.1</b>	<b>161.9</b>	<b>161.9</b>	<b>0.0</b>	<b>24,657.3</b>	<b>4.5</b>	<b>24,652.8</b>	<b>2,509.0</b>	<b>2,495.0</b>	<b>14.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Austria	109.8	0.5	109.3															
Belgium	330.1	136.5	193.6															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	4.4	4.4	0.0															
Estonia	0.0	0.0	0.0															
Finland	500.9	0.4	500.6															
France	3,312.7	8.6	3,304.1															
Germany	194.3	25.0	169.2															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.1	0.1	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.9	0.9	0.0															
Malta	0.0	0.0	0.0															
Netherlands	17,718.3	1,781.2	15,937.1															
Poland	0.0	0.0	0.0															
Portugal	0.1	0.1	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	5.2	5.2	0.0															
Sweden	5.2	4.1	1.1															
United Kingdom	15.4	14.7	0.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	43.5	43.4	0.0															
Switzerland	3.6	3.6	0.0															
Australia	1,355.5	4.3	1,351.1															
Canada	46.3	23.6	22.7															
China	41.2	0.0	41.2															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	2,961.0	213.3	2,747.7															
Other advanced economies non EEA	367.2	0.4	366.8															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	332.7	27.2	305.5															
Africa	34.3	34.3	0.0															
Others	457.1	364.0	93.1															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

Coöperatieve Rabobank U.A.

	As of 31/12/2016							As of 30/06/2017							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which:		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
				Of which: defaulted						Of which: defaulted					
(min EUR, %)															
<b>Debt securities (including at amortised cost and fair value)</b>	<b>34,449</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>30,056</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	857	0	0	0	0	0	0	496	0	0	0	0	0	0	0
General governments	28,241	0	0	0	0	0	0	24,667	0	0	0	0	0	0	0
Credit institutions	2,903	0	0	0	0	0	0	2,841	0	0	0	0	0	0	0
Other financial corporations	1,963	0	0	0	0	0	0	1,562	0	0	0	0	0	0	0
Non-financial corporations	485	0	0	0	0	0	0	490	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>561,186</b>	<b>1,393</b>	<b>18,873</b>	<b>16,991</b>	<b>901</b>	<b>6,715</b>	<b>11,512</b>	<b>538,970</b>	<b>1,764</b>	<b>18,593</b>	<b>17,049</b>	<b>734</b>	<b>6,235</b>	<b>9,964</b>	<b>9,964</b>
Central banks	83,754	0	0	0	0	0	0	71,291	0	0	0	0	0	0	0
General governments	3,416	17	11	11	2	6	5	2,669	236	12	12	1	6	2	2
Credit institutions	25,312	20	332	332	1	17	0	26,105	40	334	334	1	15	0	0
Other financial corporations	30,995	24	1,612	1,535	14	360	941	28,997	170	995	915	12	236	557	557
Non-financial corporations	214,934	836	14,606	13,267	805	5,707	8,899	208,760	943	15,135	14,191	647	5,404	7,910	7,910
of which: small and medium-sized enterprises at amortised cost	65,587	510	2,348	2,204	254	670	1,538	65,358	520	2,419	2,321	249	618	1,527	1,527
Households	202,776	496	2,312	1,845	78	626	1,667	201,148	374	2,117	1,597	73	573	1,494	1,494
<b>DEBT INSTRUMENTS other than HFT</b>	<b>595,635</b>	<b>1,393</b>	<b>18,873</b>	<b>16,991</b>	<b>901</b>	<b>6,715</b>	<b>11,512</b>	<b>569,026</b>	<b>1,764</b>	<b>18,593</b>	<b>17,049</b>	<b>734</b>	<b>6,235</b>	<b>9,964</b>	<b>9,964</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>113,542</b>		<b>473</b>	<b>430</b>	<b>0</b>	<b>35</b>	<b>0</b>	<b>94,727</b>		<b>476</b>	<b>424</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>

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

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

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

## 2017 EU-wide Transparency Exercise

### Forborne exposures

Coöperatieve Rabobank U.A.

	As of 31/12/2016					As of 30/06/2017				
	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		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		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>14,948</b>	<b>9,533</b>	<b>3,420</b>	<b>3,377</b>	<b>10,440</b>	<b>13,784</b>	<b>9,692</b>	<b>3,233</b>	<b>3,199</b>	<b>9,836</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	10	5	3	3	7	9	5	4	4	4
Credit institutions	36	18	17	17	0	33	15	10	10	18
Other financial corporations	744	703	159	158	213	665	574	114	114	493
Non-financial corporations	11,421	7,847	3,056	3,013	7,709	11,168	8,154	2,944	2,910	7,605
of which: small and medium-sized enterprises at amortised cost	1,984	1,108	316	309	1,512	2,050	1,134	282	277	1,628
Households	2,737	960	186	185	2,511	1,909	944	161	161	1,716
<b>DEBT INSTRUMENTS other than HFT</b>	<b>14,948</b>	<b>9,533</b>	<b>3,420</b>	<b>3,377</b>	<b>10,440</b>	<b>13,784</b>	<b>9,692</b>	<b>3,233</b>	<b>3,199</b>	<b>9,836</b>
<b>Loan commitments given</b>	<b>270</b>	<b>135</b>	<b>0</b>	<b>0</b>	<b>182</b>	<b>356</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>139</b>

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