## 2017 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Coöperatieve Rabobank U.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>DG3RU1DBUFHT4ZF9WN62</td>
</tr>
<tr>
<td>Country Code</td>
<td>NL</td>
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</table>
## Additional Information

### Capital Ratios (%)

<table>
<thead>
<tr>
<th>Requirement</th>
<th>As of 31/12/2016</th>
<th>As of 31/06/2017</th>
<th>Corep Code</th>
<th>Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>CET1 Ratio</td>
<td>12.63%</td>
<td>12.63%</td>
<td>A.1.15</td>
<td>A.1.10</td>
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<tr>
<td>Tier 1 Ratio</td>
<td>12.63%</td>
<td>12.63%</td>
<td>A.1.16</td>
<td>A.1.10</td>
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<tr>
<td>Tier 2 Ratio</td>
<td>17.65%</td>
<td>17.65%</td>
<td>A.1.17</td>
<td>A.1.10</td>
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<tr>
<td>Total Risk Exposure Amount</td>
<td>27,945</td>
<td>27,945</td>
<td>A.1.18</td>
<td>A.1.10</td>
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### Capital Adequacy Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>As of 31/12/2016</th>
<th>As of 31/06/2017</th>
<th>Corep Code</th>
<th>Regulation</th>
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<tbody>
<tr>
<td>CET1 Capital</td>
<td>20,252</td>
<td>20,252</td>
<td>A.1.19</td>
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<tr>
<td>Tier 1 Capital</td>
<td>20,252</td>
<td>20,252</td>
<td>A.1.20</td>
<td>A.1.10</td>
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<tr>
<td>Tier 2 Capital</td>
<td>25,649</td>
<td>25,649</td>
<td>A.1.21</td>
<td>A.1.10</td>
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<tr>
<td>Total Capital</td>
<td>56,145</td>
<td>56,145</td>
<td>A.1.22</td>
<td>A.1.10</td>
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</table>

### Additional Information

- **CET1 Capital**: Includes own funds and other capital instruments. This is the capital that is first in line to be written down or recovered in the event of insolvency.
- **Tier 1 Capital**: Includes CET1 Capital and Additional Tier 1 Capital. This is the capital that is second in line to be written down or recovered in the event of insolvency.
- **Tier 2 Capital**: Includes Tier 2 Capital (net of deductions and after transitional adjustments). This is the capital that is third in line to be written down or recovered in the event of insolvency.
- **Total Capital**: Includes CET1 Capital, Tier 1 Capital, and Tier 2 Capital (net of deductions and after transitional adjustments). This is the total amount of capital available for the purpose of absorbing losses in the event of insolvency.
## 2017 EU-wide Transparency Exercise

### Leverage ratio

Coöperatieve Rabobank U.A.

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2016</th>
<th>As of 30/06/2017</th>
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<th>REGULATION</th>
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<tbody>
<tr>
<td><strong>A.1</strong></td>
<td>Tier 1 capital - transitional definition</td>
<td>37,079</td>
<td>37,481</td>
<td>C 47.00 (c320,c010)</td>
</tr>
<tr>
<td><strong>A.2</strong></td>
<td>Tier 1 capital - fully phased-in definition</td>
<td>31,074</td>
<td>33,140</td>
<td>C 47.00 (c310,c010)</td>
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<tr>
<td><strong>B.1</strong></td>
<td>Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>679,261</td>
<td>646,730</td>
<td>C 47.00 (c300,c010)</td>
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<tr>
<td><strong>B.2</strong></td>
<td>Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>678,799</td>
<td>646,523</td>
<td>C 47.00 (c290,c010)</td>
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<td><strong>C.1</strong></td>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>5.5%</td>
<td>5.8%</td>
<td>C 47.00 (c340,c010)</td>
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<td><strong>C.2</strong></td>
<td>Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>4.6%</td>
<td>5.1%</td>
<td>C 47.00 (c330,c010)</td>
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# 2017 EU-wide Transparency Exercise

Risk exposure amounts

Coöperatieve Rabobank U.A.

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

---

(1) 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.

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 31/12/2016</th>
<th>As of 30/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>18,777</td>
<td>9,076</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>9,040</td>
<td>414</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>16,527</td>
<td>7,967</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>10,034</td>
<td>4,622</td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>2,909</td>
<td>1,275</td>
</tr>
<tr>
<td>(Of which debt securities issued expenses)</td>
<td>4,406</td>
<td>2,118</td>
</tr>
<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dividend income</td>
<td>39</td>
<td>33</td>
</tr>
<tr>
<td>Net Fee and commission income</td>
<td>1,918</td>
<td>988</td>
</tr>
<tr>
<td>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</td>
<td>529</td>
<td>-2</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities held for trading, net</td>
<td>-118</td>
<td>-328</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</td>
<td>175</td>
<td>68</td>
</tr>
<tr>
<td>Gains or (-) losses from hedge accounting, net</td>
<td>266</td>
<td>146</td>
</tr>
<tr>
<td>Exchange differences (gain or (-) loss), net</td>
<td>329</td>
<td>213</td>
</tr>
<tr>
<td>Net other operating income / (expenses)</td>
<td>468</td>
<td>6</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING INCOME, NET</strong></td>
<td>12,350</td>
<td>5,579</td>
</tr>
<tr>
<td>(Administrative expenses)</td>
<td>6,853</td>
<td>3,240</td>
</tr>
<tr>
<td>(Depreciation)</td>
<td>446</td>
<td>207</td>
</tr>
<tr>
<td>(Provisions or (-) reversal of provisions)</td>
<td>1,056</td>
<td>203</td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td>-7</td>
<td>-13</td>
</tr>
<tr>
<td>(Other provisions)</td>
<td>1,063</td>
<td>216</td>
</tr>
<tr>
<td>Of which pending legal issues and tax litigation¹</td>
<td>538</td>
<td>-</td>
</tr>
<tr>
<td>Of which restructuring²</td>
<td>515</td>
<td>-</td>
</tr>
<tr>
<td>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</td>
<td>474</td>
<td>2</td>
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<tr>
<td>(Loans and receivables)</td>
<td>474</td>
<td>3</td>
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<tr>
<td>(Held to matURITY investments, AFS assets and financial assets measured at cost)</td>
<td>0</td>
<td>-1</td>
</tr>
<tr>
<td>(Impairment of (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)</td>
<td>802</td>
<td>5</td>
</tr>
<tr>
<td>(of which Goodwill)</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</td>
<td>5</td>
<td>71</td>
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<tr>
<td>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>-4</td>
<td>-1</td>
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<tr>
<td><strong>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</strong></td>
<td>2,719</td>
<td>1,992</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</strong></td>
<td>2,024</td>
<td>1,516</td>
</tr>
<tr>
<td>Profit or (-) loss after tax from discontinued operations</td>
<td>0</td>
<td>0</td>
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<tr>
<td><strong>PROFIT OR (-) LOSS FOR THE YEAR</strong></td>
<td>2,024</td>
<td>1,516</td>
</tr>
<tr>
<td>Of which attributable to owners of the parent</td>
<td>1,960</td>
<td>1,487</td>
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¹ Information available only as of end of the year
### Market Risk

Coöperatieve Rabobank U.A.

#### 2017 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th></th>
<th>TOTAL RISK EXPOSURE AMOUNT</th>
<th>TOTAL RISK EXPOSURE AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>VaR (Memorandum item)</td>
<td>STRESSED VaR (Memorandum item)</td>
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<tr>
<td><strong>Traded Debt Instruments</strong></td>
<td>46</td>
<td>15</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>2</td>
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<tr>
<td>Of which: Specific risk</td>
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<tr>
<td><strong>Equities</strong></td>
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<tr>
<td>Of which: General risk</td>
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<tr>
<td>Of which: Specific risk</td>
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<tr>
<td><strong>Foreign exchange risk</strong></td>
<td>2</td>
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<td>Of which: Specific risk</td>
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<tr>
<td><strong>Total</strong></td>
<td>449</td>
<td>418</td>
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### Standardised Approach

**As of 31/12/2016**

<table>
<thead>
<tr>
<th>Country</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
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<tbody>
<tr>
<td><strong>NETHERLANDS</strong></td>
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<td></td>
<td></td>
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<td>Regional governments or local authorities</td>
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<td>1,474</td>
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<td>-</td>
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<tr>
<td><strong>Total</strong></td>
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**As of 30/06/2017**

<table>
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<tr>
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<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
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**AUSTRALIA**

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<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
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</tr>
<tr>
<td>Public sector entities</td>
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</tr>
<tr>
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<td>0</td>
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</tr>
</tbody>
</table>

**Total value adjustments and provisions per country of counterparty does not include Securitisation exposures.**

### Notes

1. Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
2. Standardised Total
3. **Original** and **Exposure** values are in millions of euros (€m).
4. **Risk exposure amount** and **Value adjustments and provisions** are in millions of euros (€m).
5. **Credit Risk - Standardised Approach**
6. **Exposure** and **Exposure Value** are calculated using the standardised approach.
7. **Credit Risk - Baseline Approach**
8. **Credit Risk - Advanced Approaches**

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### 2017 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 31/12/2016</th>
<th>As of 31/12/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td>United Kingdom</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
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<tr>
<td>SMEs</td>
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<td>0</td>
</tr>
<tr>
<td>Exposures</td>
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<tr>
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<td>103</td>
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<tr>
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<td>881</td>
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<tr>
<td>Standardised Total</td>
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<table>
<thead>
<tr>
<th>New Zealand</th>
<th>As of 31/12/2016</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
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<tr>
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<td>(mln EUR)</td>
<td>(mln EUR)</td>
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<tr>
<td>SMEs</td>
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<tr>
<td>Securitisation</td>
<td>103</td>
<td>103</td>
</tr>
<tr>
<td>Exposures</td>
<td>881</td>
<td>881</td>
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<tr>
<td>Standardised Total</td>
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<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
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<tr>
<td>SMEs</td>
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<tr>
<td>Exposures</td>
<td>345</td>
<td>0</td>
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<tr>
<td>Securitisation</td>
<td>103</td>
<td>103</td>
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<tr>
<td>Exposures</td>
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<table>
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<tr>
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<td>Securitisation</td>
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<td>881</td>
<td>881</td>
</tr>
<tr>
<td>Standardised Total</td>
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<td>505</td>
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</table>

Note: 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).

Total value adjustments and provisions per country of counterparty do not include Securitisation exposures.

SMEs: Small and Medium-sized Enterprises

---

[1](https://example.com) [2](https://example.com)
### 2017 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

**Coöperatieve Rabobank U.A.**

#### Standardised Approach

<table>
<thead>
<tr>
<th>Country</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
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<tr>
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<td>Value adjustments and provisions</td>
</tr>
<tr>
<td></td>
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<td>Value adjustments and provisions</td>
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<td>GERMANY</td>
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#### Switzerland

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<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
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<td>Risk exposure</td>
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<td>Value adjustments and provisions</td>
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#### Germany

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<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
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<td></td>
<td>Value adjustments and provisions</td>
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#### Canada

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</thead>
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<tr>
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<td>Risk exposure</td>
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<tr>
<td></td>
<td></td>
<td>Value adjustments and provisions</td>
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</tbody>
</table>

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1. Total value adjustments and provisions per country of counterparty do not include Securitisation exposures.
2. Total value adjustments and provisions per country of counterparty do not include Securitisation exposures.
**2017 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

**Coöperatieve Rabobank U.A.**

<table>
<thead>
<tr>
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<tr>
<td>Retail</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corporates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks and central governments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corporates - IRB Approach</td>
<td></td>
<td></td>
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<tr>
<td>Corporates - IRB Total</td>
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<td></td>
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<tr>
<td>Retail - Secured on real estate property</td>
<td></td>
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<tr>
<td>Retail - Secured on real estate property - Of Which: non-SME</td>
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<tr>
<td>Retail - Secured on real estate property - Of Which: SME</td>
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<tr>
<td>Retail - Other Retail - Of Which: non-SME</td>
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<tr>
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<tr>
<td><strong>NETHERLANDS</strong></td>
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<td>Retail</td>
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<tr>
<td>Corporates</td>
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<tr>
<td>Central banks and central governments</td>
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<td>Retail - Other Retail - Of Which: SME</td>
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<td>Retail</td>
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<tr>
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<tr>
<td>Retail - Other Retail - Of Which: SME</td>
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</tbody>
</table>

**Original Exposure**, **Exposure Value**, and **Risk exposure amount** are reported in mln EUR. **Other non credit-obligation assets** are not reported in this summary. **Original exposure** is the amount due before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). **Exposure** is the amount due for calculation purposes in accordance with the IRB approach. **Risk exposure amount** is calculated as the sum of **provisions** and **adjustments**. **Other non credit-obligation assets** are calculated as the difference between **original exposure** and **risk exposure amount**.

---

Original exposure, uncompressed data, is reported in the corresponding EU-wide transparency exercise of the Coöperatieve Rabobank U.A.Original exposure, uncompressed data, is reported in the corresponding EU-wide transparency exercise of the Coöperatieve Rabobank U.A.Original exposure, uncompressed data, is reported in the corresponding EU-wide transparency exercise of the Coöperatieve Rabobank U.A.Original exposure, uncompressed data, is reported in the corresponding EU-wide transparency exercise of the Coöperatieve Rabobank U.A.
<table>
<thead>
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<td>Value</td>
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<td>Exposure Value</td>
<td>Risk exposure amount</td>
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<td>Value</td>
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<tr>
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<td>Exposure Value</td>
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<td><strong>BRAZIL</strong></td>
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</tr>
<tr>
<td>Value</td>
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</tbody>
</table>

Original exposure, Exposure value, Risk exposure amount and Value are all in million Euros. Credit conversion factors and credit risk mitigation techniques (e.g. substitution effects) are not taken into account. 

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### 2017 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**

**Corporate Rabobank U.A.**

#### Switzerland

<table>
<thead>
<tr>
<th>Sector</th>
<th>As of 01/10/2016</th>
<th>As of 30/09/2017</th>
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<tr>
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</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
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<td>Corporate</td>
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#### Germany

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<td>(of which)</td>
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<td>141</td>
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#### Canada

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*Original exposure, risk exposure amount, value, defaulted amount, adjusted amount, provisions for 2017 EU-wide Transparency Exercise. (EBA, Q2 2017, p. 10)*
### 2017 EU-wide Transparency Exercise

**Sovereign Exposure**

Coöperatieve Rabobank U.A.

As of 31/12/2016

<table>
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<tr>
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<th>Financial assets: Carrying Amount</th>
<th>Memo: breakdown by accounting portfolio</th>
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<td>at which held</td>
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<tr>
<td></td>
<td>EUR (mln)</td>
<td>EUR (mln)</td>
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<td>3,444.3</td>
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<tr>
<td>Malta</td>
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<tr>
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<td>Romania</td>
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<td>Slovak Republic</td>
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<td>Slovenia</td>
<td>5.0</td>
<td>0.0</td>
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<tr>
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<tr>
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<tr>
<td>United Kingdom</td>
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<tr>
<td>Iceland</td>
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<tr>
<td>Liechtenstein</td>
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<tr>
<td>Norway</td>
<td>12.8</td>
<td>12.8</td>
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<td>Switzerland</td>
<td>8.7</td>
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<tr>
<td>Australia</td>
<td>1,400.1</td>
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<td>Canada</td>
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<td>China</td>
<td>43.7</td>
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<tr>
<td>Hong Kong</td>
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<tr>
<td>Japan</td>
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<tr>
<td>U.S.</td>
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<tr>
<td><strong>Other advanced non EEA</strong></td>
<td>356.1</td>
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</tr>
<tr>
<td><strong>Other Central and Eastern Europe countries non EEA</strong></td>
<td>37.0</td>
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</tr>
<tr>
<td>Middle East</td>
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<tr>
<td>Latin America and the Caribbean</td>
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<td>32.4</td>
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<tr>
<td>Africa</td>
<td>36.8</td>
<td>36.8</td>
</tr>
<tr>
<td>Others</td>
<td>623.5</td>
<td>511.5</td>
</tr>
</tbody>
</table>

**Note:** The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS (including central, 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, Japan, Thailand, Singapore and Taiwan.
- **Other Central and Eastern European countries non EEA**: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- **Middle East**: Bahrain, Djibouti, 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, 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.
- **Others**: African, Asian, Pacific, South America and others.

1. Includes "trading financial assets" portfolio for banks reporting under IFRS
2. Includes "non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under IFRS
3. Includes "non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
4. 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.

### Financial assets: Carrying Amount

#### As of 30/06/2017

<table>
<thead>
<tr>
<th>Country / Region</th>
<th>Financial assets: Carrying Amount</th>
<th>Memo: breakdown by accounting portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Held for trading</td>
<td>of which: Long-term investments</td>
</tr>
<tr>
<td></td>
<td>Designated at fair value through profit or loss</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Available-for-sale</td>
<td>of which: Debt securities</td>
</tr>
<tr>
<td></td>
<td>Loans and Receivables</td>
<td>of which: Loans and Receivables</td>
</tr>
<tr>
<td></td>
<td>Hold-to-maturity Investments</td>
<td>of which: Debt securities</td>
</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
<td>of which: Debt securities</td>
</tr>
<tr>
<td>TOTAL - ALL COUNTRIES</td>
<td>20,839.8</td>
<td>2,696.0</td>
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<tr>
<td>Austria</td>
<td>109.8</td>
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<tr>
<td>Belgium</td>
<td>330.1</td>
<td>136.5</td>
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<tr>
<td>Bulgaria</td>
<td>109.8</td>
<td>0.5</td>
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<tr>
<td>Croatia</td>
<td>33.4</td>
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</tr>
<tr>
<td>Cyprus</td>
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<tr>
<td>Czech Republic</td>
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<tr>
<td>Denmark</td>
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<tr>
<td>Estonia</td>
<td>500.6</td>
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<tr>
<td>Finland</td>
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<tr>
<td>France</td>
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<td>1,781.2</td>
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<td>Germany</td>
<td>17,718.3</td>
<td>1,781.2</td>
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<tr>
<td>Greece</td>
<td>5.2</td>
<td>5.2</td>
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<tr>
<td>Hungary</td>
<td>43.5</td>
<td>43.4</td>
</tr>
<tr>
<td>Iceland</td>
<td>1,355.5</td>
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<tr>
<td>Ireland</td>
<td>15.4</td>
<td>14.7</td>
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<tr>
<td>Italy</td>
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<tr>
<td>Latvia</td>
<td>367.2</td>
<td>0.4</td>
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<td>Lithuania</td>
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<td>Luxembourg</td>
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<td>Malta</td>
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<td>Portugal</td>
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<td>36.6</td>
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<td>Romania</td>
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<td>34.3</td>
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<tr>
<td>Slovakia</td>
<td>457.1</td>
<td>364.0</td>
</tr>
<tr>
<td>Slovenia</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Spain</td>
<td>17,718.3</td>
<td>1,781.2</td>
</tr>
<tr>
<td>Sweden</td>
<td>5.2</td>
<td>5.2</td>
</tr>
<tr>
<td>Switzerland</td>
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<td>14.7</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>4,133.5</td>
<td>4.1</td>
</tr>
<tr>
<td>Iceland</td>
<td>367.2</td>
<td>0.4</td>
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<tr>
<td>Japan</td>
<td>5.2</td>
<td>5.2</td>
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<tr>
<td>U.S.</td>
<td>43.5</td>
<td>43.4</td>
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<tr>
<td>Other advanced non EEA</td>
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<tr>
<td>Middle East</td>
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<td>43.4</td>
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<tr>
<td>Latin America</td>
<td>15.4</td>
<td>14.7</td>
</tr>
<tr>
<td>Africa</td>
<td>43.5</td>
<td>43.4</td>
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<td>Other advanced economies non EEA</td>
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<tr>
<td>Other Central and southern Europe countries non-EA</td>
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<tr>
<td>Total</td>
<td>20,839.8</td>
<td>2,696.0</td>
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</table>

### Notes:

- The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting, "local governments, state or regional governments, and local autonomous communities, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these public entities 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, Sweden, Switzerland 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, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Mexico, Nicaragua, Panama, 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.

(1) Includes "Held-for-trading" portfolio for banks reporting under IAS
(2) Includes "Held-for-trading" portfolio for banks reporting under IFRS
(3) Includes "Held-for-trading" portfolio for banks reporting under IFRS
(4) Includes "Held-for-trading" portfolio for banks reporting under IFRS

Note:

- Financial assets: Carrying Amount: As of 30/06/2017
- Memo: breakdown by accounting portfolio
  - Held for trading: of which: Long-term investments
  - Designated at fair value through profit or loss: of which: Debt securities
  - Available-for-sale: of which: Debt securities
  - Loans and Receivables: of which: Debt securities
  - Hold-to-maturity Investments: of which: Debt securities
  - (mln EUR)
## 2017 EU-wide Transparency Exercise
### Performing and non-performing exposures

Coöperatieve Rabobank U.A.

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2016</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Gross carrying amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Of which:</td>
<td>Of which non-performing¹</td>
<td>Of which:</td>
<td>Of which non-performing¹</td>
<td>Of which:</td>
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<tr>
<td></td>
<td>performing but past due &gt;30 days and &lt;=90 days</td>
<td>On performing exposures²</td>
<td>defaulting</td>
<td>On non-performing exposures²</td>
<td>defaulting</td>
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<td>Debt securities (including at amortised cost and fair value)</td>
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<td>General governments</td>
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<td>Other financial corporations</td>
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<tr>
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<td>0</td>
<td>0</td>
<td>0</td>
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<td>Loans and advances (including at amortised cost and fair value)</td>
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<td>1,393</td>
<td>18,873</td>
<td>16,991</td>
<td>901</td>
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<td>Central banks</td>
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<td>332</td>
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<td>Other financial corporations</td>
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<td>1,612</td>
<td>1,525</td>
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<td>Non-financial corporations</td>
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<td>836</td>
<td>14,608</td>
<td>13,287</td>
<td>805</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
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<td>510</td>
<td>2,348</td>
<td>2,204</td>
<td>254</td>
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<td>Households</td>
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<td>496</td>
<td>2,312</td>
<td>1,845</td>
<td>78</td>
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<td>DEBT INSTRUMENTS other than HFT</td>
<td>595,635</td>
<td>1,393</td>
<td>18,873</td>
<td>16,991</td>
<td>901</td>
</tr>
<tr>
<td>OFF-BALANCE SHEET EXPOSURES</td>
<td>113,542</td>
<td>472</td>
<td>430</td>
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</table>

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

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

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)
## 2017 EU-wide Transparency Exercise
### Forborne exposures
Coöperatieve Rabobank U.A.

### As of 31/12/2016

<table>
<thead>
<tr>
<th></th>
<th>Gross carrying amount of exposures with forbearance measures</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received on exposures with forbearance measures</th>
<th>Gross carrying amount of exposures with forbearance measures</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received on exposures with forbearance measures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Central banks</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>General governments</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
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<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>14,948 mln EUR, %</td>
<td>9,533 mln EUR, %</td>
<td>3,420 mln EUR, %</td>
<td>3,377 mln EUR, %</td>
<td>10,440 mln EUR, %</td>
<td>13,784 mln EUR, %</td>
</tr>
<tr>
<td>Central banks</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>General governments</td>
<td>10 mln EUR, %</td>
<td>5 mln EUR, %</td>
<td>3 mln EUR, %</td>
<td>3 mln EUR, %</td>
<td>9 mln EUR, %</td>
<td>5 mln EUR, %</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>36 mln EUR, %</td>
<td>18 mln EUR, %</td>
<td>17 mln EUR, %</td>
<td>17 mln EUR, %</td>
<td>9 mln EUR, %</td>
<td>15 mln EUR, %</td>
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<td>Other financial corporations</td>
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<td>703 mln EUR, %</td>
<td>159 mln EUR, %</td>
<td>158 mln EUR, %</td>
<td>213 mln EUR, %</td>
<td>665 mln EUR, %</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>11,421 mln EUR, %</td>
<td>7,847 mln EUR, %</td>
<td>3,056 mln EUR, %</td>
<td>3,013 mln EUR, %</td>
<td>7,709 mln EUR, %</td>
<td>11,168 mln EUR, %</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>1,984 mln EUR, %</td>
<td>1,108 mln EUR, %</td>
<td>316 mln EUR, %</td>
<td>309 mln EUR, %</td>
<td>1,512 mln EUR, %</td>
<td>2,050 mln EUR, %</td>
</tr>
<tr>
<td>Households</td>
<td>2,737 mln EUR, %</td>
<td>960 mln EUR, %</td>
<td>186 mln EUR, %</td>
<td>185 mln EUR, %</td>
<td>2,511 mln EUR, %</td>
<td>1,909 mln EUR, %</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>14,948 mln EUR, %</td>
<td>9,533 mln EUR, %</td>
<td>3,420 mln EUR, %</td>
<td>3,377 mln EUR, %</td>
<td>10,440 mln EUR, %</td>
<td>13,784 mln EUR, %</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>270 mln EUR, %</td>
<td>135 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>182 mln EUR, %</td>
<td>356 mln EUR, %</td>
</tr>
</tbody>
</table>

### As of 30/06/2017

<table>
<thead>
<tr>
<th></th>
<th>Gross carrying amount of exposures with forbearance measures</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received on exposures with forbearance measures</th>
<th>Gross carrying amount of exposures with forbearance measures</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received on exposures with forbearance measures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Central banks</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>General governments</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>14,948 mln EUR, %</td>
<td>9,533 mln EUR, %</td>
<td>3,420 mln EUR, %</td>
<td>3,377 mln EUR, %</td>
<td>10,440 mln EUR, %</td>
<td>13,784 mln EUR, %</td>
</tr>
<tr>
<td>Central banks</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
</tr>
<tr>
<td>General governments</td>
<td>10 mln EUR, %</td>
<td>5 mln EUR, %</td>
<td>3 mln EUR, %</td>
<td>3 mln EUR, %</td>
<td>9 mln EUR, %</td>
<td>5 mln EUR, %</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>36 mln EUR, %</td>
<td>18 mln EUR, %</td>
<td>17 mln EUR, %</td>
<td>17 mln EUR, %</td>
<td>9 mln EUR, %</td>
<td>15 mln EUR, %</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>744 mln EUR, %</td>
<td>703 mln EUR, %</td>
<td>159 mln EUR, %</td>
<td>158 mln EUR, %</td>
<td>213 mln EUR, %</td>
<td>665 mln EUR, %</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>11,421 mln EUR, %</td>
<td>7,847 mln EUR, %</td>
<td>3,056 mln EUR, %</td>
<td>3,013 mln EUR, %</td>
<td>7,709 mln EUR, %</td>
<td>11,168 mln EUR, %</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>1,984 mln EUR, %</td>
<td>1,108 mln EUR, %</td>
<td>316 mln EUR, %</td>
<td>309 mln EUR, %</td>
<td>1,512 mln EUR, %</td>
<td>2,050 mln EUR, %</td>
</tr>
<tr>
<td>Households</td>
<td>2,737 mln EUR, %</td>
<td>960 mln EUR, %</td>
<td>186 mln EUR, %</td>
<td>185 mln EUR, %</td>
<td>2,511 mln EUR, %</td>
<td>1,909 mln EUR, %</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>14,948 mln EUR, %</td>
<td>9,533 mln EUR, %</td>
<td>3,420 mln EUR, %</td>
<td>3,377 mln EUR, %</td>
<td>10,440 mln EUR, %</td>
<td>13,784 mln EUR, %</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>270 mln EUR, %</td>
<td>135 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>0 mln EUR, %</td>
<td>182 mln EUR, %</td>
<td>356 mln EUR, %</td>
</tr>
</tbody>
</table>

### Notes