



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Coöperatieve Rabobank U.A.

		(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	51,923	51,995	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	31,263	31,425	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,424	7,424	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	26,722	27,343	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,402	-870	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	26	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	457	-171	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,002	-981	C 01.00 (r300,r010) + C 01.00 (r340,r010)	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)	-424	-346	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-950	-878	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-6	-6	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-48	-25	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r480,r010) + C 01.00 (r490,r010)	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(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-48	-25	C 01.00 (r460,r010)	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,r010)	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,r010)	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,r010)	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,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-59	-91	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	525	26	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,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	79	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	446	26	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,941	5,958	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,648	2,616	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	3,294	3,344	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	37,204	37,383	C 01.00 (r015,r010)	Article 51 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,719	14,613	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	14,814	14,613	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	-95	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	198,269	199,349	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.77%	15.76%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.76%	18.75%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	26.19%	26.08%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	30,738	31,399	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.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.50%	15.75%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

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Leverage ratio

Coöperatieve Rabobank U.A.

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	37,204	37,383	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	33,384	34,014	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	617,292	624,793	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	617,111	624,793	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.0%	6.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.4%	C 47.00 (r330,c010)	

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Risk exposure amounts

Coöperatieve Rabobank U.A.

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	167,732	168,519
Risk exposure amount for securitisation and re-securitisations in the banking book	1,862	2,157
Risk exposure amount for contributions to the default fund of a CCP	63	63
Risk exposure amount Other credit risk	165,808	166,300
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,751	3,647
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	896	899
Risk exposure amount for operational risk	25,890	26,283
Other risk exposure amounts	0	0
Total Risk Exposure Amount	198,269	199,349

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

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P&L

Coöperatieve Rabobank U.A.

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	17,892	8,630
Of which debt securities income	860	436
Of which loans and advances income	15,618	7,516
Interest expenses	9,050	4,358
(Of which deposits expenses)	2,530	1,226
(Of which debt securities issued expenses)	4,126	1,959
(Expenses on share capital repayable on demand)	0	0
Dividend income	47	22
Net Fee and commission income	1,915	981
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	65	58
Gains or (-) losses on financial assets and liabilities held for trading, net	-453	-73
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	146	109
Gains or (-) losses from hedge accounting, net	235	100
Exchange differences [gain or (-) loss], net	248	5
Net other operating income /(expenses)	127	57
TOTAL OPERATING INCOME, NET	11,172	5,530
(Administrative expenses)	6,543	3,161
(Depreciation)	414	184
Modification gains or (-) losses, net	n.a.	2
(Provisions or (-) reversal of provisions)	720	92
(Commitments and guarantees given)	-1	-2
(Other provisions)	721	94
Of which pending legal issues and tax litigation ¹	118	
Of which restructuring ¹	159	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-16	21
(Financial assets at fair value through other comprehensive income)	n.a.	-6
(Financial assets at amortised cost)	n.a.	27
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	80	35
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	17
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	198	126
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	3	-12
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,632	2,171
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,674	1,698
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,674	1,698
Of which attributable to owners of the parent	2,616	1,669

⁽¹⁾ Information available only as of end of the year

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

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Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	2,415	2,783	4,099		2,463	2,810	3,249	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,350	1,350	351		876	876	256	
	Corporates	11,104	7,216	7,121		10,838	6,861	6,794	
	of which: SME	2,787	2,649	2,554		2,621	2,479	2,413	
	Retail	5,954	5,291	3,717		5,890	5,159	3,659	
	of which: SME	4,522	4,274	2,954		4,246	3,904	2,718	
	Secured by mortgages on immovable property	5,411	4,784	2,068		5,756	5,017	1,939	
	of which: SME	1,887	1,473	640		1,883	1,367	580	
	Exposures in default	2,504	1,226	1,400	1,278	1,613	1,427	1,711	186
	Items associated with particularly high risk	19	19	29		6	6	9	
	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		
Standardised Total²	28,758	22,671	18,786	1,326	27,443	22,156	17,617	364	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
NETHERLANDS	Central governments or central banks	1,746	2,115	4,061		1,456	1,803	3,153	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	16	13		13	13	8	
	Corporates	1,440	1,262	1,201		1,058	866	866	
	of which: SME	855	728	727		568	443	442	
	Retail	1,985	1,500	982		2,063	1,563	1,045	
	of which: SME	1,025	891	525		983	818	466	
	Secured by mortgages on immovable property	3,364	2,803	1,159		3,819	3,152	1,212	
	of which: SME	1,750	1,360	598		1,756	1,262	541	
	Exposures in default	299	208	235	90	193	138	168	55
	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		
Standardised Total²	0	0	0	90	0	0	0	55	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	345	345	0		503	503	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	201	201	50		87	93	27	
	Corporates	2,163	281	281		2,184	274	274	
	of which: SME	10	13	13		9	8	8	
	Retail	447	361	270		553	477	375	
	of which: SME	7	7	4		9	9	6	
	Secured by mortgages on immovable property	16,241	15,121	550		15,445	15,208	554	
	of which: SME	14	14	7		14	14	7	
	Exposures in default	37	35	50	1	17	17	19	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		
Standardised Total²	0	0	0	6	0	0	0	1	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
AUSTRALIA	Central governments or central banks	30	30	0		110	110	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	712	712	142		309	309	62	
	Corporates	212	90	89		245	98	97	
	of which: SME	45	45	43		46	46	45	
	Retail	179	125	88		169	132	92	
	of which: SME	179	125	88		169	132	92	
	Secured by mortgages on immovable property	97	78	28		88	70	25	
	of which: SME	96	77	27		88	70	25	
	Exposures in default	1	1	2	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		
Standardised Total²	0	0	0	1	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		2	2	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	3	3	1		10	10	2	
	Corporates	309	160	159		330	176	175	
	of which: SME		72	72		77	77	76	
	Retail	47	47	33		52	52	37	
	of which: SME		47	33		52	52	37	
	Secured by mortgages on immovable property	4	4	4		3	3	2	
	of which: SME		0	0		0	0	0	
	Exposures in default	20	3	4	8	18	4	5	8
	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		
Standardised Total ²	0	0	0	9	0	0	0	8	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	3	3	3		2	2	2	
	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	4	4	2		3	3	2	
	Corporates	28	28	28		30	30	30	
	of which: SME		0	0		0	0	0	
	Retail	67	67	50		71	69	52	
	of which: SME		67	50		67	69	52	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME		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		
Standardised Total ²	0	0	0	1	0	0	0	1	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
NEW ZEALAND	Central governments or central banks	148	148	0		142	142	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	144	144	29		214	214	43	
	Corporates	24	16	16		23	15	15	
	of which: SME		0	0		0	0	0	
	Retail	339	299	224		332	273	205	
	of which: SME		21	7		25	20	7	
	Secured by mortgages on immovable property	26	21	7		25	20	7	
	of which: SME		21	7		25	20	7	
	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		
Standardised Total ²	0	0	0	1	0	0	0	1	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
BRAZIL	Central governments or central banks	2	2	2		2	2	2	
	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	79	79	16		27	27	17	
	Corporates	2,621	2,575	2,531		2,745	2,661	2,627	
	of which: SME		949	902		986	985	952	
	Retail	0	0	0		0	0	0	
	of which: SME		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	
	Exposures in default	388	347	368	49	360	308	329	58
	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		
Standardised Total ²	0	0	0	59	0	0	0	65	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		3	3	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	29	29	14		32	32	16	
	Corporates	576	296	291		433	161	156	
	of which: SME	106	106	100		114	114	109	
	Retail	76	76	45		63	63	38	
	of which: SME	76	75	45		63	63	38	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	1	2	0	0	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		
Standardised Total ²	0	0	0	1	0	0	0	2	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	26	26	0		20	20	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	32	32	15		41	41	12	
	Corporates	541	262	262		551	355	355	
	of which: SME	0	0	0		0	0	0	
	Retail	752	752	564		684	649	487	
	of which: SME	752	750	563		684	648	485	
	Secured by mortgages on immovable property	0	12	4		0	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	50	50	50	3	107	105	105	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		
Standardised Total ²	0	0	0	4	0	0	0	4	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CANADA	Central governments or central banks	0	0	0		1	1	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	45	45	22		14	14	3	
	Corporates	477	37	37		562	94	94	
	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	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		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Coöperatieve Rabobank U.A.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
Consolidated data	Central banks and central governments	94,034	0	94,018	767	0	2	93,201	0	93,016	845	0	5
	Institutions	24,107	481	14,952	7,011	38	66	23,437	462	14,988	7,004	37	53
	Corporates	214,384	11,926	206,138	76,015	3,826	3,014	217,017	11,557	209,002	77,192	3,319	2,680
	Corporates - Of Which: Specialised Lending	24,140	2,623	24,114	9,253	1,242	786	23,780	1,721	23,752	8,301	581	427
	Corporates - Of Which: SME	74,782	5,943	77,296	23,615	1,562	1,324	72,940	6,458	75,450	22,179	1,718	1,173
	Retail	251,050	3,151	248,323	41,647	1,063	1,088	249,732	3,301	246,935	41,567	1,065	1,239
	Retail - Secured on real estate property	219,719	2,188	218,423	33,030	813	498	217,644	2,255	216,488	32,705	794	648
	Retail - Secured on real estate property - Of Which: SME	21,056	1,310	21,066	6,885	330	329	20,877	1,496	20,888	6,831	376	382
	Retail - Secured on real estate property - Of Which: non-SME	198,663	878	197,357	26,145	484	169	196,767	760	195,600	25,873	418	266
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	31,331	963	29,899	8,616	239	589	32,088	1,046	30,447	8,863	271	591
	Retail - Other Retail - Of Which: SME	26,028	878	24,539	6,875	232	531	26,071	958	25,107	7,147	263	525
	Retail - Other Retail - Of Which: non-SME	5,304	85	5,360	1,741	7	58	5,217	88	5,341	1,715	8	66
Equity	3,827	0	3,827	9,872	7	7	3,570	0	3,571	9,881	0	0	
Securitisation	13,372	0	13,372	11,839	0	7	15,221	0	15,223	2,157	0	2	
Other non credit-obligation assets													
IRB Total													

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⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
NETHERLANDS	Central banks and central governments	67,866	0	67,845	21	0	0	63,511	0	63,205	17	0	0
	Institutions	13,678	462	5,017	1,570	36	45	12,186	443	4,622	1,239	36	31
	Corporates	98,360	9,366	95,354	35,804	3,045	2,345	96,541	8,990	94,169	35,780	2,543	1,927
	Corporates - Of Which: Specialised Lending	18,631	2,495	18,757	6,131	1,186	761	17,678	1,629	17,737	5,264	560	411
	Corporates - Of Which: SME	44,119	5,777	44,318	14,457	1,545	1,231	42,546	6,401	42,666	13,375	1,706	1,122
	Retail	232,775	2,785	230,759	37,100	948	931	230,730	2,932	228,838	36,764	950	1,061
	Retail - Secured on real estate property	219,719	2,188	217,655	32,817	805	498	217,644	2,255	215,751	32,594	785	648
	Retail - Secured on real estate property - Of Which: SME	21,056	1,310	21,061	6,884	330	329	20,877	1,496	20,883	6,829	376	382
	Retail - Secured on real estate property - Of Which: non-SME	198,663	878	196,593	26,033	476	169	196,767	760	194,869	25,764	409	266
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,056	598	13,104	4,183	142	432	13,086	677	13,086	4,171	165	414
	Retail - Other Retail - Of Which: SME	8,230	518	8,236	2,561	137	377	8,429	594	8,319	2,593	158	351
	Retail - Other Retail - Of Which: non-SME	4,825	79	4,868	1,622	6	56	4,657	83	4,767	1,578	7	63
Equity	3,942	0	3,942	7,824	0	0	2,730	0	2,731	6,899	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
UNITED STATES	Central banks and central governments	8,635	0	8,354	54	0	0	13,726	0	13,424	39	0	0
	Institutions	2,450	2	2,639	883	1	1	1,754	0	1,729	555	0	0
	Corporates	42,680	678	41,342	15,764	184	136	44,474	772	43,492	16,217	233	107
	Corporates - Of Which: Specialised Lending	3,043	28	3,140	1,999	9	11	3,925	24	4,024	2,074	7	5
	Corporates - Of Which: SME	10,855	20	10,818	4,195	5	57	10,575	15	10,580	3,797	5	24
	Retail	7,885	93	6,942	1,705	25	36	8,262	97	7,257	1,856	27	45
	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	7,885	93	6,938	1,705	25	36	8,262	97	7,253	1,855	27	45
	Retail - Other Retail - Of Which: SME	7,420	89	6,473	1,594	23	34	7,714	93	6,704	1,726	26	43
	Retail - Other Retail - Of Which: non-SME	465	5	465	110	1	2	548	5	548	129	1	2
Equity	294	0	294	540	0	0	182	0	182	501	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
AUSTRALIA	Central banks and central governments	1,280	0	1,278	4	0	0	1,088	0	1,085	4	0	0
	Institutions	0	0	80	15	0	0	239	0	239	10	0	0
	Corporates	16,664	239	17,584	4,125	800	53	16,718	292	18,105	4,057	99	65
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11,860	0	13,750	2,859	0	11	11,890	0	13,785	2,866	0	10
	Retail	785	6	722	231	2	3	786	7	724	240	2	6
	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	785	6	722	231	2	3	786	7	724	240	2	6
	Retail - Other Retail - Of Which: SME	785	6	722	231	2	3	786	7	724	240	2	6
	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	14	0	14	26	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Coöperatieve Rabobank U.A.

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	1,420	0	1,399	0	0	0	2,554	0	2,536	2	0	0
	Institutions	966	0	980	386	0	0	1,088	0	1,222	506	0	0
	Corporates	5,925	24	4,607	2,274	2	3	5,795	31	5,731	2,542	5	5
	Corporates - Of Which: Specialised Lending	444	0	247	119	0	0	337	0	236	102	0	0
	Corporates - Of Which: SME	133	13	97	41	0	0	141	12	110	43	0	0
	Retail	1,253	13	1,174	228	3	5	1,303	16	1,223	245	5	5
	Retail - Secured on real estate property	0	0	1	0	0	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	2	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	1,253	13	1,173	228	3	5	1,303	16	1,221	245	4	5
	Retail - Other Retail - Of Which: SME	1,252	13	1,172	228	3	5	1,303	15	1,220	244	4	5
	Retail - Other Retail - Of Which: non-SME	0	0	1	0	0	0	0	0	1	0	0	0
	Equity	45	0	45	79	0	0	31	0	31	59	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
SWITZERLAND	Central banks and central governments	7,121	0	7,121	0	0	0	5,062	0	5,062	0	0	0
	Institutions	207	0	204	36	0	0	240	0	251	57	0	0
	Corporates	3,780	0	3,573	719	1	1	4,476	0	3,091	724	0	1
	Corporates - Of Which: Specialised Lending	5	0	0	0	0	0	5	0	0	0	0	0
	Corporates - Of Which: SME	27	0	1	1	0	0	24	0	0	0	0	0
	Retail	0	0	2	0	0	0	0	0	2	0	0	0
	Retail - Secured on real estate property	0	0	1	0	0	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	2	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	1	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	3	0	3	11	0	0	3	0	3	11	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
NEW ZEALAND	Central banks and central governments	256	0	256	0	0	0	269	0	269	0	0	0
	Institutions	18	0	18	2	0	0	13	0	13	2	0	0
	Corporates	7,995	178	8,610	1,932	60	17	7,953	163	8,569	1,951	55	10
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,685	0	7,435	1,627	0	13	6,647	0	7,400	1,620	0	5
	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													

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).

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
BRAZIL	Central banks and central governments	316	0	316	377	0	1	333	0	333	420	0	0
	Institutions	124	0	124	178	0	0	166	0	166	232	0	0
	Corporates	4,061	259	4,920	2,806	93	64	4,192	254	4,856	2,732	87	91
	Corporates - Of Which: Specialised Lending	0	0	309	124	6	0	0	0	282	97	1	0
	Corporates - Of Which: SME	34	1	25	22	0	1	44	4	48	49	1	1
	Retail	1,086	66	1,161	383	18	34	957	40	1,028	348	13	30
	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	1,086	66	1,161	383	18	34	957	40	1,028	348	13	30
	Retail - Other Retail - Of Which: SME	1,086	66	1,161	383	18	34	957	40	1,028	348	13	30
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	104	0	104	260	0	0	104	0	104	260	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Coopérative Rabobank U.A.

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	3,239	0	3,074	1	0	0	2,455	0	2,289	1	0	0
	Institutions	350	0	315	70	0	0	451	0	301	54	0	0
	Corporates	2,375	18	2,491	1,347	5	19	2,821	19	2,875	1,652	6	19
	Corporates - Of Which: Specialised Lending	24	0	25	18	0	0	23	0	24	17	0	0
	Corporates - Of Which: SME	85	0	74	52	0	0	112	2	93	65	0	0
	Retail	1,565	66	1,449	298	18	32	1,588	66	1,454	306	19	34
	Retail - Secured on real estate property	0	0	5	1	0	0	0	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	5	1	0	0	0	0	4	1	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	1,565	66	1,444	297	17	32	1,588	66	1,450	305	18	34
	Retail - Other Retail - Of Which: SME	1,564	66	1,443	297	17	32	1,588	66	1,449	305	18	34
	Retail - Other Retail - Of Which: non-SME	0	0	1	0	0	0	0	0	1	0	0	0
	Equity	48	0	48	123	0	0	54	0	54	132	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	134	0	135	0	0	0	186	0	210	0	0	0
	Institutions	970	0	759	77	0	0	894	0	650	93	0	0
	Corporates	3,373	55	2,710	810	46	21	2,904	39	2,200	731	15	17
	Corporates - Of Which: Specialised Lending	496	21	504	236	30	3	369	16	361	163	5	5
	Corporates - Of Which: SME	74	11	80	23	9	0	62	1	74	17	3	0
	Retail	1,425	26	1,509	421	10	9	1,611	33	1,676	494	13	11
	Retail - Secured on real estate property	0	0	150	22	3	0	0	0	144	24	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	3	1	0	0	0	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	147	22	3	0	0	0	142	23	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,425	26	1,360	398	7	9	1,611	33	1,531	471	10	11
	Retail - Other Retail - Of Which: SME	1,422	26	1,353	396	7	9	1,608	33	1,525	469	10	11
	Retail - Other Retail - Of Which: non-SME	3	0	6	2	0	0	3	0	6	2	0	0
	Equity	9	0	9	31	0	0	9	0	9	31	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
CANADA	Central banks and central governments	10	0	9	0	0	0	7	0	7	0	0	0
	Institutions	410	0	434	66	0	0	150	0	129	31	0	0
	Corporates	3,276	3	3,278	1,051	1	3	3,691	16	3,218	1,046	3	3
	Corporates - Of Which: Specialised Lending	142	0	141	104	0	0	135	0	135	103	0	1
	Corporates - Of Which: SME	138	0	138	47	0	0	102	0	101	27	0	0
	Retail	1,222	12	1,106	247	3	5	1,212	10	1,095	238	3	6
	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	1,222	12	1,106	247	3	5	1,212	10	1,095	238	3	6
	Retail - Other Retail - Of Which: SME	1,218	12	1,101	247	3	5	1,208	10	1,091	238	3	6
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	4	0	0	0
	Equity	22	0	22	41	0	0	23	0	23	44	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Coöperatieve Rabobank U.A.

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:		
					Loans and advances	Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities				
TOTAL - ALL COUNTRIES	26,614.0	2,334.3	24,279.7	512.4	8.3	504.1	144.1	18.1	126.0	23,639.8	4.4	23,635.4	2,317.7	2,303.5	14.2	0.0	0.0	0.0
Austria	54.4	0.5	53.9															
Belgium	310.2	64.3	245.9															
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	3.2	3.2	0.0															
Estonia	0.0	0.0	0.0															
Finland	463.8	0.3	463.5															
France	3,219.7	8.2	3,211.5															
Germany	81.1	24.9	56.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	16,928.8	1,521.8	15,407.0															
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	13.8	2.4	11.4															
Sweden	6.5	4.2	2.2															
United Kingdom	9.9	9.4	0.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	40.4	40.4	0.0															
Switzerland	7.1	3.2	3.9															
Australia	1,393.2	3.5	1,389.8															
Canada	39.8	22.3	17.5															
China	28.0	0.0	28.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	2,933.5	203.5	2,730.1															
Other advanced economies non EEA	259.2	0.5	258.8															
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	327.1	24.6	302.5															
Africa	125.2	125.2	0.0															
Others	368.9	272.0	96.9															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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

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

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

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" 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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 30/06/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		3	3	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		84	84	0	0	0	0	0	0	0	0	0	0	0	
		58	58	0	0	0	0	0	0	0	0	0	0	0	
		145	145	0	0	0	0	0	0	0	0	0	0	0	13
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		192	192	0	0	56	0	0	0	0	0	0	0	0	
		6	6	0	0	0	0	0	0	0	0	0	0	0	
		16	16	0	0	0	0	0	0	0	0	0	0	0	
		217	217	0	0	0	0	0	0	0	0	0	114	0	
		26	26	0	0	0	0	0	0	0	0	0	19	0	
		457	457	0	0	56	0	0	0	0	0	0	133	0	154

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Coöperatieve Rabobank U.A.

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		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 ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	28,572	0	0	0	0	0	0	25,848	0	0	0	2	0	0
Central banks	480	0	0	0	0	0	0	485	0	0	0	0	0	0
General governments	23,776	0	0	0	0	0	0	21,493	0	0	0	1	0	0
Credit institutions	2,603	0	0	0	0	0	0	2,427	0	0	0	0	0	0
Other financial corporations	1,304	0	0	0	0	0	0	1,273	0	0	0	1	0	0
Non-financial corporations	410	0	0	0	0	0	0	170	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	525,478	1,439	18,315	17,139	613	4,936	10,778	533,230	1,444	18,852	18,017	778	4,264	11,015
Central banks	66,130	0	0	0	0	0	0	67,009	0	0	0	0	0	0
General governments	2,335	219	23	23	1	8	7	2,449	16	25	24	1	8	9
Credit institutions	27,201	2	335	335	2	15	0	26,124	2	335	335	2	18	0
Other financial corporations	27,367	48	947	890	13	258	506	29,033	23	698	672	15	166	355
Non-financial corporations	203,193	810	15,253	14,623	533	4,245	9,021	210,431	1,287	14,872	14,121	605	3,760	8,262
of which: small and medium-sized enterprises at amortised cost	64,276	530	2,743	2,689	229	557	1,827	77,634	904	3,899	3,510	333	790	2,607
Households	199,252	361	1,757	1,269	63	410	1,243	198,185	114	2,922	2,865	155	311	2,390
DEBT INSTRUMENTS other than HFT	554,050	1,439	18,315	17,139	613	4,936	10,778	559,078	1,444	18,852	18,017	780	4,264	11,015
OFF-BALANCE SHEET EXPOSURES	86,669		476	452	0	20	3	86,818		915	562	43	64	2,489

⁽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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
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
Loans and advances (including at amortised cost and fair value)	12,717	9,142	2,614	2,602	8,680	11,705	8,141	2,009	1,950	6,671
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	9	8	4	4	2	5	5	4	4	1
Credit institutions	33	16	15	15	17	35	35	19	18	0
Other financial corporations	774	663	150	150	545	581	509	105	104	377
Non-financial corporations	10,127	7,646	2,324	2,312	6,583	9,389	6,788	1,762	1,727	4,939
of which: small and medium-sized enterprises at amortised cost	1,959	1,117	236	234	1,473	2,352	1,405	326	302	1,643
Households	1,773	810	121	121	1,533	1,695	805	120	97	1,354
DEBT INSTRUMENTS other than HFT	12,717	9,142	2,614	2,602	8,680	11,705	8,141	2,009	1,950	6,671
Loan commitments given	653	303	0	0	633	450	196	2	1	7

⁽¹⁾ 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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.