



## 2020 EU-wide Transparency Exercise

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

In line with regulatory requirements, this bank only publishes annual and semiannual figures.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2020 EU-wide Transparency Exercise

### Key Metrics

Coöperatieve Rabobank U.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period		34,187	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		34,112	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		37,858	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		37,783	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		49,917	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		49,914	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets		205,617	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		205,596	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		16.63%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		16.59%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		18.41%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		18.38%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		24.28%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		24.28%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		636,735	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		5.95%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

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(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		37,858	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		37,470	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		636,735	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		636,735	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.9%	C 47.00 (r330,c010)	

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### Capital

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		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>		<b>49,917</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>34,187</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,424	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		28,984	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		-930	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-153	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-822	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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		-197	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-4	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-24	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) 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 (-)		-24	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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	C 01.00 (r480,c010)	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	C 01.00 (r490,c010)	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	C 01.00 (r500,c010)	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	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-165	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments		76	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		76	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>3,671</b>	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		3,359	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments		313	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>37,858</b>	C 01.00 (r015,c010)	Article 25 of CRR
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>12,058</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		12,058	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions		73	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments		-73	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		205,617	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		21	C 05.01 (r010,c040)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>		<b>16.63%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>18.41%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>24.28%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>34,112</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>		<b>16.59%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>		76	C 05.01 (r440,c010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,c020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>		-73	C 05.01 (r440,c030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>		21	C 05.01 (r440,c040)	

<sup>(1)</sup>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

## 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Coöperatieve Rabobank U.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		156,063	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach		14,798	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach		4,251	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		116,188	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		8,512	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		3,941	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		1,697	C 02.00 (R640, c010)
Settlement risk		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		3,260	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)		5,215	C 02.00 (R520, c010)
Of which the standardised approach		418	C 02.00 (R530, c010)
Of which IMA		4,798	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book		0	C 02.00 (R680, c010)
Operational risk		33,525	C 02.00 (R590, c010)
Of which basic indicator approach		0	C 02.00 (R600, c010)
Of which standardised approach		0	C 02.00 (R610, c010)
Of which advanced measurement approach		33,525	C 02.00 (R620, c010)
Other risk exposure amounts		1,915	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total		205,617	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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### P&L

Coöperatieve Rabobank U.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income		7,445
Of which debt securities income		135
Of which loans and advances income		6,774
Interest expenses		3,347
(Of which deposits expenses)		940
(Of which debt securities issued expenses)		1,563
(Expenses on share capital repayable on demand)		0
Dividend income		10
Net Fee and commission income		845
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		50
Gains or (-) losses on financial assets and liabilities held for trading, net		-113
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-4
Gains or (-) losses from hedge accounting, net		-12
Exchange differences [gain or (-) loss], net		41
Net other operating income /(expenses)		281
<b>TOTAL OPERATING INCOME, NET</b>		<b>5,197</b>
(Administrative expenses)		2,919
(Cash contributions to resolution funds and deposit guarantee schemes)		297
(Depreciation)		200
Modification gains or (-) losses, net		3
(Provisions or (-) reversal of provisions)		-33
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)		-4
(Other provisions)		-29
Of which pending legal issues and tax litigation <sup>1</sup>		
Of which restructuring <sup>1</sup>		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		1,446
(Financial assets at fair value through other comprehensive income)		1
(Financial assets at amortised cost)		1,445
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		32
(of which Goodwill)		0
Negative goodwill recognised in profit or loss		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		17
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>368</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>227</b>
Profit or (-) loss after tax from discontinued operations		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>227</b>
Of which attributable to owners of the parent		214

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

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

## 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Coöperatieve Rabobank U.A.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					86,491				IAS 1.54 (i)	
Financial assets held for trading					27,622	2,166	24,670	786	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					2,177	355	579	1,243	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss					90	73	16	1	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income					16,302	13,882	2,147	273	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost					458,058				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting					4,752	0	4,752	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk					7,824				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>					16,801					
<b>TOTAL ASSETS</b>					<b>620,117</b>				<b>IAS 1.9(a), IG 6</b>	

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities							15,203	580	0	-1	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances							189	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities							162	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances							405,543	42,814	14,422	-696	-837	-3,349	Annex V. Part 1.32, 44(a)

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

## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading		24,982	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		5,761	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		537,506	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		4,893	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		800	IAS 37.10; IAS 1.54(l)
Tax liabilities		661	IAS 1.54(n-o)
Share capital repayable on demand		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		5,764	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>		0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>		<b>580,368</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>		<b>39,749</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>		<b>620,117</b>	<b>IAS 1.IG6</b>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives			29,239	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		636	Annex V.Part 1.31
Deposits	Central banks		35,827	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		2,619	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		4,578	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,769	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		22,917	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		1,925	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		43,164	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		19,463	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		113,335	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		59,025	ECB/2013/33 Annex 2.Part 2.9.1
	Households		185,364	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		24,161	Annex V.Part 1.42(f), 44(c)
Debt securities issued			137,568	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			15,669	Annex V.Part 1.37
Other financial liabilities			514	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>			<b>573,142</b>	



**2020 EU-wide Transparency Exercise**

**Market Risk**  
Coöperatieve Rabobank U.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
(min EUR)																							
Traded Debt Instruments		0										169	44	172	62								
Of which: General risk		0										0	0	0	0								
Of which: Specific risk		0										0	0	0	0								
Equities		0										0	0	0	0								
Of which: General risk		0										0	0	0	0								
Of which: Specific risk		0										0	0	0	0								
Foreign exchange risk		0										2	1	7	3								
Commodities risk		0										6	1	9	2								
<b>Total</b>		<b>418</b>										<b>155</b>	<b>38</b>	<b>163</b>	<b>60</b>	<b>66</b>	<b>60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,798</b>	

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks					2,408	2,677	1,821	
	Regional governments or local authorities					0	0	0	
	Public sector entities					15	15	15	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					654	654	173	
	Corporates					13,386	8,424	8,262	
	of which: SME					3,457	3,255	3,118	
	Retail					4,759	4,281	3,029	
	of which: SME					3,149	2,918	2,007	
	Secured by mortgages on immovable property					1,857	1,458	593	
	of which: SME					1,019	714	260	
	Exposures in default					902	681	754	219
	Items associated with particularly high risk					132	132	197	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					24,113	18,321	14,844	287	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
NETHERLANDS	Central governments or central banks					880	1,149	1,782	
	Regional governments or local authorities					0	0	0	
	Public sector entities					15	15	15	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					7	7	4	
	Corporates					1,380	1,123	1,028	
	of which: SME					711	536	464	
	Retail					1,634	1,219	800	
	of which: SME					707	499	260	
	Secured by mortgages on immovable property					1,414	1,101	426	
	of which: SME					1,018	713	259	
	Exposures in default					151	135	172	15
	Items associated with particularly high risk					132	132	197	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					880	1,149	1,782	16	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty 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 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
UNITED STATES	Central governments or central banks					153	153	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					281	281	56	
	Corporates					3,174	764	764	
	of which: SME					571	571	571	
	Retail					569	548	410	
	of which: SME					14	14	10	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					13	9	14	3
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					3,717	1,515	1,515	3	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty 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 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
AUSTRALIA	Central governments or central banks					463	463	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					226	226	45	
	Corporates					448	307	307	
	of which: SME					27	26	26	
	Retail					125	119	85	
	of which: SME					50	49	33	
	Secured by mortgages on immovable property					324	262	123	
	of which: SME					2	1	1	
	Exposures in default					2	2	2	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					1,163	1,105	1,105	0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks					5	5	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					18	18	4	
	Corporates					475	246	246	
	of which: SME					88	88	87	
	Retail					50	50	35	
	of which: SME					50	50	35	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					24	18	18	7
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	8	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty 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 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
SWITZERLAND	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					1	1	0	
	Corporates					38	32	32	
	of which: SME					11	11	11	
	Retail					85	84	58	
	of which: SME					85	84	58	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					4	4	4	0
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	2	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty 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 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
NEW ZEALAND	Central governments or central banks					301	301	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					2	2	0	
	Corporates					34	29	29	
	of which: SME					13	13	13	
	Retail					364	348	259	
	of which: SME					312	308	229	
	Secured by mortgages on immovable property					119	94	44	
	of which: SME					0	0	0	
	Exposures in default					5	4	4	1
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	5	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty 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 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
BRAZIL	Central governments or central banks					2	2	2	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					18	18	6	
	Corporates					3,167	3,100	3,056	
	of which: SME					1,227	1,214	1,170	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					389	277	299	112
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	134	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
GERMANY	Central governments or central banks					22	22	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					29	29	11	
	Corporates					756	496	493	
	of which: SME					34	34	31	
	Retail					324	323	231	
	of which: SME					324	323	231	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					11	7	7	4
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	6	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty 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 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
FRANCE	Central governments or central banks					1	1	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					1	1	0	
	Corporates					513	219	216	
	of which: SME					102	102	99	
	Retail					79	79	51	
	of which: SME					79	79	51	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	4	3	1
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	2	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty 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 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
CANADA	Central governments or central banks					8	8	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					8	8	2	
	Corporates					624	35	35	
	of which: SME					0	0	0	
	Retail					2	2	2	
	of which: SME					2	2	2	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	0	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 31/03/2020					As of 30/06/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments										
	Institutions	100,727	0			101,009	1,170	0		5	
	Corporates	22,594	51			12,275	4,614	14		25	
	Corporates - Of Which: Specialised Lending	227,397	10,791			216,887	85,253	3,880		3,197	
	Corporates - Of Which: SME	21,566	878			21,178	4,669	299		180	
	Retail	72,674	4,320			75,290	23,988	1,995		1,147	
	Retail - Secured on real estate property	249,678	3,758			242,505	33,228	2,736		1,548	
	Retail - Secured on real estate property - Of Which: SME	215,996	2,680			210,991	24,141	2,441		1,661	
	Retail - Qualifying Revolving	20,639	1,080			20,390	4,298	156		409	
	Retail - Other Retail	195,357	1,500			190,641	19,643	2,285		288	
	Retail - Other Retail - Of Which: SME	0	0			0	0	0		0	
	Retail - Other Retail - Of Which: non-SME	33,683	1,178			31,514	9,087	295		859	
	Equity	28,715	1,094			26,315	7,389	233		790	
Other non credit-obligation assets	4,967	93			5,199	1,698	62		79		
IRB Total <sup>2</sup>	3,398	0			3,398	6,512	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) IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach									
		As of 31/03/2020					As of 30/06/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
NETHERLANDS	Central banks and central governments										
	Institutions	62,604	0			62,576	53	0		8	
	Corporates	13,683	49			4,775	1,013	14		9	
	Corporates - Of Which: Specialised Lending	104,425	6,572			94,182	36,183	1,823		1,861	
	Corporates - Of Which: SME	17,359	813			17,218	2,980	273		149	
	Retail	41,203	4,262			41,454	14,586	1,083		1,007	
	Retail - Secured on real estate property	227,116	3,091			223,804	27,650	2,506		1,152	
	Retail - Secured on real estate property - Of Which: SME	214,903	2,553			209,901	23,929	2,393		681	
	Retail - Qualifying Revolving	20,599	1,078			20,310	4,266	156		407	
	Retail - Other Retail	194,305	1,475			189,591	19,643	2,238		274	
	Retail - Other Retail - Of Which: SME	0	0			0	0	0		0	
	Retail - Other Retail - Of Which: non-SME	12,213	538			11,904	3,721	112		471	
	Equity	8,109	498			7,588	2,208	55		462	
Other non credit-obligation assets	4,103	79			4,335	1,513	57		69		
IRB Total	2,382	0			2,382	5,959	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).

		IRB Approach									
		As of 31/03/2020					As of 30/06/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments										
	Institutions	13,298	0			13,297	8	0		0	
	Corporates	831	0			820	383	0		2	
	Corporates - Of Which: Specialised Lending	45,831	1,201			43,935	18,067	579		310	
	Corporates - Of Which: SME	10,083	6			10,157	4,160	1		70	
	Retail	8,035	240			8,054	2,100	0		155	
	Retail - Secured on real estate property	32	0			32	3	0		0	
	Retail - Secured on real estate property - Of Which: SME	0	0			0	0	0		0	
	Retail - Qualifying Revolving	32	0			32	3	0		0	
	Retail - Other Retail	0	0			0	0	0		0	
	Retail - Other Retail - Of Which: SME	8,050	227			8,022	1,157	67		146	
	Retail - Other Retail - Of Which: non-SME	853	13			853	182	9		9	
	Equity	309	0			309	888	0		0	
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 31/03/2020					As of 30/06/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
AUSTRALIA	Central banks and central governments										
	Institutions	1,856	0			1,853	23	0		0	
	Corporates	78	0			83	15	0		0	
	Corporates - Of Which: Specialised Lending	18,161	565			19,901	4,434	311		107	
	Corporates - Of Which: SME	25	0			25	11	0		0	
	Retail	12,214	0			14,162	2,588	0		37	
	Retail - Secured on real estate property	961	23			891	335	7		15	
	Retail - Secured on real estate property - Of Which: SME	7	0			7	1	0		0	
	Retail - Qualifying Revolving	0	0			0	0	0		0	
	Retail - Other Retail	7	0			7	1	0		0	
	Retail - Other Retail - Of Which: SME	954	23			883	334	7		15	
	Retail - Other Retail - Of Which: non-SME	954	23			883	334	7		15	
	Equity	0	0			0	0	0		0	
Other non credit-obligation assets	19	0			19	35	0		0		
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 31/03/2020					As of 30/06/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments										
	Institutions	8,094	0			8,297	0	0		1	
	Corporates	967	2			1,011	391	0		1	
	Corporates - Of Which: Specialised Lending	5,492	86			5,291	2,520	28		21	
	Corporates - Of Which: SME	58	0			56	29	0		1	
	Retail	1,299	11			1,117	36	3		1	
	Retail - Secured on real estate property	39	0			39	4	0		0	
	Retail - Secured on real estate property - Of Which: SME	0	0			0	0	0		0	
	Retail - Qualifying Revolving	39	0			39	4	0		0	
	Retail - Other Retail	0	0			0	0	0		0	
	Retail - Other Retail - Of Which: SME	1,350	66			1,254	267	19		21	
	Retail - Other Retail - Of Which: non-SME	1,250	66			1,254	267	18		21	
	Equity	0	0			0	0	0		0	
Other non credit-obligation assets	70	0			70	132	0		0		
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).

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
SWITZERLAND	Central banks and central governments					5,826	0	5,824	0	0	0
	Institutions					175	0	152	29	0	0
	Corporates					4,705	15	3,846	1,085	0	7
	Corporates - Of Which: Specialised Lending					5	0	5	1	0	0
	Corporates - Of Which: SME					26	0	26	4	0	0
	Retail					26	0	26	4	0	0
	Retail - Secured on real estate property					1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME					25	0	25	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					3	0	3	11	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
NEW ZEALAND	Central banks and central governments					410	0	410	0	0	0
	Institutions					8,821	0	9,711	2,606	158	50
	Corporates					23	0	23	27	0	0
	Corporates - Of Which: Specialised Lending					2,154	0	2,154	1,522	0	20
	Corporates - Of Which: SME					2	0	2	0	0	0
	Retail					2	0	2	0	0	0
	Retail - Secured on real estate property					1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME					2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
BRAZIL	Central banks and central governments					399	0	399	588	0	2
	Institutions					4	0	4	106	0	0
	Corporates					4,725	529	5,241	1,351	200	307
	Corporates - Of Which: Specialised Lending					111	1	119	185	0	3
	Corporates - Of Which: SME					948	23	947	278	7	29
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					847	23	846	278	7	29
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					105	0	105	265	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
GERMANY	Central banks and central governments					608	0	694	0	0	0
	Institutions					1,050	0	1,040	75	0	22
	Corporates					3,173	61	2,936	1,115	16	22
	Corporates - Of Which: Specialised Lending					279	8	295	107	2	5
	Corporates - Of Which: SME					250	13	226	78	3	2
	Retail					2,623	94	2,494	578	41	41
	Retail - Secured on real estate property					190	7	189	43	16	2
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					185	7	189	43	16	2
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					2,443	87	2,295	535	25	40
	Retail - Other Retail - Of Which: SME					2,441	86	2,293	534	25	39
	Retail - Other Retail - Of Which: non-SME					2	1	2	1	0	1
	Equity					8	0	8	28	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
FRANCE	Central banks and central governments					713	0	713	0	0	1
	Institutions					666	0	612	291	0	0
	Corporates					3,220	248	3,088	1,973	121	82
	Corporates - Of Which: Specialised Lending					103	0	43	26	0	0
	Corporates - Of Which: SME					26	1	22	11	0	1
	Retail					1,890	71	1,672	410	24	47
	Retail - Secured on real estate property					25	2	25	8	5	1
	Retail - Secured on real estate property - Of Which: SME					3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME					22	1	22	7	5	0
	Retail - Qualifying Revolving					1,865	69	1,647	402	19	46
	Retail - Other Retail					1,865	69	1,647	402	19	46
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					33	0	33	100	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
CANADA	Central banks and central governments					8	0	8	0	0	0
	Institutions					801	0	826	75	0	0
	Corporates					3,602	70	3,488	1,377	24	44
	Corporates - Of Which: Specialised Lending					150	29	151	88	14	17
	Corporates - Of Which: SME					196	2	195	53	1	1
	Retail					1,208	27	1,151	242	8	10
	Retail - Secured on real estate property					4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					4	0	4	1	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,293	27	1,147	242	7	10
	Retail - Other Retail - Of Which: SME					1,289	27	1,143	241	7	10
	Retail - Other Retail - Of Which: non-SME					4	0	4	0	0	0
	Equity					44	0	44	84	0	0
Other non credit-obligation assets											
IRB Total											

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













**2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Coöperatieve Rabobank U.A.

As of 30/06/2020

(min EUR)																		
Direct exposures																		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount				
		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		20	20	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		174	174	0	0	0	0	0	0	174	0	0	0	0	0	21	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>193</b>	<b>193</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>193</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>41</b>
[ 0 - 3M [	Others	0	-12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		175	175	0	0	0	0	173	5	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		20	20	0	0	0	0	1	21	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		73	73	0	0	0	0	0	74	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		161	159	0	0	0	0	0	221	0	0	0	0	0	31	0	0	0
[ 5Y - 10Y [		0	-212	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>430</b>	<b>184</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>174</b>	<b>322</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>180</b>	

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

**2020 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 Coöperatieve Rabobank U.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				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 <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>				
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which Stage 3	Of which: defaulted		Of which Stage 3		Of which Stage 3		
(min EUR)																		
<b>Cash balances at central banks and other demand deposits</b>									<b>85,912</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Debt securities (including at amortised cost and fair value)</b>									<b>16,054</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Central banks									388	0	0	0	0	0	0	0	0	
General governments									10,615	0	0	0	0	1	0	0	0	
Credit institutions									4,790	0	0	0	0	1	0	0	0	
Other financial corporations									107	0	0	0	0	0	0	0	0	
Non-financial corporations									154	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>									<b>464,371</b>	<b>2,360</b>	<b>14,844</b>	<b>14,427</b>	<b>14,422</b>	<b>1,519</b>	<b>3,363</b>	<b>3,349</b>	<b>10,427</b>	
Central banks									53	0	0	0	0	0	0	0	0	
General governments									3,060	19	6	6	6	20	1	1	2	
Credit institutions									22,011	1	20	14	14	2	1	0	2	
Other financial corporations									35,577	49	195	190	190	45	55	54	80	
Non-financial corporations									211,794	2,127	12,992	12,662	12,658	1,273	3,121	3,115	8,880	
of which: small and medium-sized enterprises at amortised cost									82,696	1,442	4,545	4,468	4,468	692	884	879	3,243	
of which: Loans collateralised by commercial immovable property at amortised cost									<b>84,772</b>	<b>238</b>	<b>5,960</b>	<b>5,754</b>	<b>5,754</b>	<b>264</b>	<b>588</b>	<b>583</b>	<b>4,735</b>	
Households									191,876	163	1,631	1,555	1,555	178	185	178	1,464	
of which: Loans collateralised by residential immovable property at amortised cost									<b>188,244</b>	<b>130</b>	<b>1,481</b>	<b>1,406</b>	<b>1,406</b>	<b>160</b>	<b>109</b>	<b>102</b>	<b>1,439</b>	
of which: Credit for consumption at amortised cost									<b>3,356</b>	<b>18</b>	<b>100</b>	<b>99</b>	<b>99</b>	<b>10</b>	<b>57</b>	<b>57</b>	<b>11</b>	
<b>DEBT INSTRUMENTS other than HFT</b>									<b>566,338</b>	<b>2,360</b>	<b>14,844</b>	<b>14,427</b>	<b>14,422</b>	<b>1,523</b>	<b>3,363</b>	<b>3,349</b>	<b>10,427</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>									<b>92,815</b>		<b>1,125</b>	<b>1,072</b>	<b>1,072</b>	<b>93</b>	<b>69</b>	<b>68</b>	<b>102</b>	

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

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

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

<sup>4</sup> 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

	As of 31/03/2020				As of 30/06/2020			
	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	
(min EUR)								
<b>Cash balances at central banks and other demand deposits</b>					0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>					0	0	0	0
Central banks					0	0	0	0
General governments					0	0	0	0
Credit institutions					0	0	0	0
Other financial corporations					0	0	0	0
Non-financial corporations					0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>					13,393	8,497	1,635	1,534
Central banks					0	0	0	0
General governments					2	1	0	0
Credit institutions					20	20	1	1
Other financial corporations					202	63	25	24
Non-financial corporations					11,629	7,646	1,547	1,455
of which: small and medium-sized enterprises at amortised cost					4,086	2,174	308	278
Households					1,540	767	62	55
<b>DEBT INSTRUMENTS other than HFT</b>					13,393	8,497	1,635	1,534
<b>Loan commitments given</b>					423	160	8	6
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>								
Loans and advances that have been forborne more than twice					0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria					0			

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

<sup>(2)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Coöperatieve Rabobank U.A.

(mln EUR)	As of 31/03/2020				As of 30/06/2020					
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
	of which: defaulted				of which: defaulted					
A Agriculture, forestry and fishing				71,952	5,404	5,305	71,909	875	0	
B Mining and quarrying				1,391	13	13	1,391	6	0	
C Manufacturing				30,700	1,784	1,760	30,663	1,081	0	
D Electricity, gas, steam and air conditioning supply				3,873	58	58	3,855	36	0	
E Water supply				323	11	9	323	6	0	
F Construction				5,715	548	537	5,715	315	0	
G Wholesale and retail trade				31,348	1,346	1,293	31,319	686	0	
H Transport and storage				6,621	922	895	6,621	214	0	
I Accommodation and food service activities				5,253	258	237	5,253	129	0	
J Information and communication				1,468	41	38	1,468	37	0	
K Financial and insurance activities				683	1	1	683	66	0	
L Real estate activities				22,293	1,106	1,077	22,288	249	0	
M Professional, scientific and technical activities				5,667	351	340	5,667	198	0	
N Administrative and support service activities				2,246	126	123	2,246	81	0	
O Public administration and defence, compulsory social security				2	1	1	2	0	0	
P Education				635	19	18	635	11	0	
Q Human health services and social work activities				5,945	288	258	5,945	89	0	
R Arts, entertainment and recreation				1,471	91	85	1,470	38	0	
S Other services				14,207	624	609	13,758	279	0	
Loans and advances				211,794	12,992	12,658	211,213	4,395	0	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.



**2020 EU-wide Transparency Exercise**  
**Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02**  
 Coöperatieve Rabobank U.A.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request <sup>1)</sup> )	30,975	16,623														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		16,409	14,857	1,047	1,382	1,552	1,413	4	240	92	25	38	148	133	1	0
of which: Households		101	82	3	9	19	9	0	3	1	0	0	3	1	0	0
of which: Collateralised by residential immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations		15,930	14,406	1,020	1,333	1,524	1,397	4	234	90	24	37	144	131	1	0
of which: Small and Medium-sized Enterprises		13,091	11,848	660	927	1,242	1,136	4	205	79	19	30	126	114	1	0
of which: Collateralised by commercial immovable property		11,849	10,655	776	875	1,194	1,106	2	133	44	14	19	89	82	0	0

<sup>1)</sup> Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.