



## 2016 EU-wide Transparency Exercise

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

## 2016 EU-wide Transparency Exercise

### Capital

Coöperatieve Rabobank U.A.

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>		<b>49,455</b>	<b>49,191</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>28,754</b>	<b>27,932</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		5,924	5,924	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		25,356	25,220	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		222	129	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		2	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		23	23	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-1,014	-790	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-1,493	-1,495	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-935	-762	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-1,789	-1,615	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-7	-6	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-51	-38	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(A) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		-51	-38	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		-407	-364	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		-317	-420	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments		3,241	2,128	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		253	181	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		2,988	1,946	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>6,298</b>	<b>7,137</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments		1,419	2,667	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions		-2	-2	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments		4,881	4,472	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>35,052</b>	<b>35,070</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>14,403</b>	<b>14,121</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		14,999	14,513	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions		0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments		-596	-392	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>213,092</b>	<b>209,136</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0	893	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>		<b>13.49%</b>	<b>13.36%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>16.45%</b>	<b>16.77%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>23.21%</b>	<b>23.52%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>25,513</b>	<b>25,805</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>		<b>11.97%</b>	<b>12.39%</b>	[D.1]/[B-B.1]	-

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



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

Coöperatieve Rabobank U.A.

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	183,632	178,727
Risk exposure amount for securitisation and re-securitisations in the banking book	2,219	2,534
Risk exposure amount for contributions to the default fund of a CCP	63	63
Risk exposure amount Other credit risk	181,350	176,130
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,260	3,571
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	39	36
Risk exposure amount for Credit Valuation Adjustment	1,688	1,586
Risk exposure amount for operational risk	24,511	25,251
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>213,092</b>	<b>209,136</b>

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

## 2016 EU-wide Transparency Exercise

### P&L

Coöperatieve Rabobank U.A.

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	20,053	9,516
Of which debt securities income	999	448
Of which loans and advances income	17,674	8,373
Interest expenses	10,914	5,142
(Of which deposits expenses)	3,524	1,542
(Of which debt securities issued expenses)	4,733	2,171
(Expenses on share capital repayable on demand)	0	0
Dividend income	32	26
Net Fee and commission income	1,892	982
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	160	64
Gains or (-) losses on financial assets and liabilities held for trading, net	-11	256
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	827	-639
Gains or (-) losses from hedge accounting, net	311	40
Exchange differences [gain or (-) loss], net	-346	170
Net other operating income /(expenses)	592	293
<b>TOTAL OPERATING INCOME, NET</b>	<b>12,595</b>	<b>5,567</b>
(Administrative expenses)	7,108	3,423
(Depreciation)	454	215
(Provisions or (-) reversal of provisions)	563	610
(Commitments and guarantees given)	57	0
(Other provisions)	506	610
Of which pending legal issues and tax litigation <sup>1</sup>	230	
Of which restructuring <sup>1</sup>	245	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,236	224
(Loans and receivables)	1,075	223
(Held to maturity investments, AFS assets and financial assets measured at cost)	160	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	678	-4
(of which Goodwill)	623	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	320	37
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-8	-4
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,869</b>	<b>1,133</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,214</b>	<b>924</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,214</b>	<b>924</b>
Of which attributable to owners of the parent	2,139	892

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

## 2016 EU-wide Transparency Exercise

### Market Risk

Coöperatieve Rabobank U.A.

	SA		IM										IM										
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)																							
Traded Debt Instruments	39	36	83	19	131	31							44	15	143	61							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	39	36	0	0	0	0							0	0	0	0							
Equities	0	0	3	1	6	1							2	0	6	2							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	2	1	7	3							1	0	11	4							
Commodities risk	394	556	3	1	6	1							1	1	2	1							
<b>Total</b>	<b>433</b>	<b>592</b>	<b>76</b>	<b>18</b>	<b>93</b>	<b>23</b>	<b>57</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,828</b>	<b>46</b>	<b>15</b>	<b>127</b>	<b>53</b>	<b>54</b>	<b>65</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,979</b>	

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	1,596	1,596	3,734		2,582	2,582	3,909	
	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	377	354	137		488	488	160	
	Corporates	12,570	8,482	8,445		12,990	8,550	8,541	
	of which: SME	2,500	2,278	2,241		2,406	2,171	2,062	
	Retail	4,902	4,538	3,130		5,202	4,839	3,382	
	of which: SME	3,730	3,600	2,427		3,860	3,742	2,560	
	Secured by mortgages on immovable property	4,034	3,853	2,335		3,687	3,565	2,097	
	of which: SME	2,205	2,083	814		2,111	1,991	760	
	Exposures in default	2,805	765	894	2,040	3,076	965	1,102	2,110
	Items associated with particularly high risk	37	37	55		31	31	47	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>26,321</b>	<b>19,626</b>	<b>18,730</b>	<b>2,120</b>	<b>28,057</b>	<b>21,021</b>	<b>19,239</b>	<b>2,167</b>	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
NETHERLANDS	Central governments or central banks	1,596	1,596	3,734		1,656	1,656	3,877	
	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	9	9	2		7	7	1	
	Corporates	742	688	684		1,233	984	1,082	
	of which: SME	100	100	96		80	80	78	
	Retail	663	663	495		669	669	501	
	of which: SME	119	119	87		124	124	92	
	Secured by mortgages on immovable property	1,410	1,351	1,189		1,186	1,184	1,036	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	55	47	60	8	233	129	143	105
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>79</b>	<b>79</b>	<b>79</b>	<b>79</b>	<b>79</b>	<b>79</b>	<b>79</b>	<b>79</b>	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		550	550	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	63	63	13		128	128	26	
	Corporates	3,491	982	982		2,415	473	473	
	of which: SME	0	0	0		0	0	0	
	Retail	884	527	395		1,028	672	504	
	of which: SME	299	175	131		267	155	116	
	Secured by mortgages on immovable property	2,057	1,935	751		1,990	1,869	718	
	of which: SME	2,054	1,932	749		1,987	1,866	716	
	Exposures in default	16	12	13	4	17	13	15	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		1	1	0	
	Corporates	259	159	159		250	157	157	
	of which: SME	0	0	0		0	0	0	
	Retail	18	18	12		19	19	14	
	of which: SME	18	18	11		19	19	14	
	Secured by mortgages on immovable property	6	6	5		5	5	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	4	4	21	24	5	5	19
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>21</b>	

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

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRALIA	Central governments or central banks	0	0	0		72	72	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		23	23	5	
	Corporates	172	83	83		170	89	89	
	of which: SME	4	3	3		0	0	0	
	Retail	84	84	63		157	157	118	
	of which: SME	84	84	63		157	157	118	
	Secured by mortgages on immovable property	105	105	37		100	100	35	
	of which: SME	104	104	36		99	99	35	
	Exposures in default	3	2	2	1	4	3	3	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 <sup>2</sup>				1				1	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		3	3	2	
	Corporates	22	22	22		31	30	30	
	of which: SME	0	0	0		0	0	0	
	Retail	50	50	33		56	56	42	
	of which: SME	50	50	33		56	56	42	
	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 <sup>2</sup>				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	2	2	
	Corporates	62	62	62		66	65	65	
	of which: SME	0	0	0		0	0	0	
	Retail	33	33	21		31	31	23	
	of which: SME	33	33	21		31	31	23	
	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	1	2	1	1	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 <sup>2</sup>				1				1	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BRAZIL	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3,246	2,805	2,805		3,224	2,738	2,687	
	of which: SME	1,428	1,240	1,240		1,370	1,173	1,122	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	114	95	101	18	183	155	169	28
	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 <sup>2</sup>				18				46	

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

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

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Coöperatieve Rabobank U.A.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>HONG KONG</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	0	
	Corporates	14	14	14		15	15	15	
	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>NEW ZEALAND</b>	Central governments or central banks	0	0	0		163	163	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		114	114	23	
	Corporates	5	2	2		11	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	265	264	180		328	327	245	
	of which: SME	265	264	180		328	327	245	
	Secured by mortgages on immovable property	27	27	9		26	26	9	
	of which: SME	27	27	9		26	26	9	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>FRANCE</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	26	5		21	21	4	
	Corporates	143	143	143		405	132	132	
	of which: SME	0	0	0		0	0	0	
	Retail	63	63	41		58	58	43	
	of which: SME	63	63	41		58	58	43	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	4	0	3	3	3	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

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

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



2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m€ EUR, %)													
Consolidated data	Central banks and central governments	95.376	8	94.381	1.109	0	13	105.814	6	105.554	1.257	0	15
	Institutions	33.245	490	19.643	6.637	0	67	32.623	490	17.989	6.022	0	54
	Corporates	253.052	11.141	220.365	85.282	2.749	4.739	251.705	11.089	221.513	82.993	2.698	4.513
	Corporates - Of Which: Specialised Lending	23.885	4.141	23.375	9.572	255	1.474	21.983	4.092	22.035	8.050	231	1.405
	Corporates - Of Which: SME	82.109	4.169	84.680	31.028	1.139	2.187	82.705	4.113	85.215	29.447	1.109	2.096
	Retail	262.861	3.795	259.271	41.102	0	1.497	260.394	3.726	255.834	40.532	0	1.334
	Retail - Secured on real estate property	229.177	2.652	222.306	32.193	0	744	222.280	2.640	224.616	31.692	0	629
	Retail - Secured on real estate property - Of Which: SME	22.777	1.295	22.804	6.014	0	434	22.420	1.164	22.438	5.900	0	361
	Retail - Secured on real estate property - Of Which: non-SME	206.400	1.356	204.502	26.178	0	310	204.860	1.476	202.178	25.792	0	268
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	33.684	1.144	31.965	8.909	0	753	32.114	1.085	31.218	8.940	0	704
	Retail - Other Retail - Of Which: SME	27.539	1.045	25.925	6.742	0	694	27.692	997	26.028	7.047	0	644
	Retail - Other Retail - Of Which: non-SME	6.146	99	6.040	2.167	0	60	5.422	88	5.190	1.794	0	61
	Equity	5.583	0	5.309	13.465	0	0	4.665	0	4.640	11.938	0	0
	Securitisation	12.154	0	12.154	2.219	0	0	13.257	0	13.257	2.534	0	0
Other non credit-obligation assets													
IRB Total				164.840						159.426			

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

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m€ EUR, %)													
NETHERLANDS	Central banks and central governments	49.710	8	49.605	82	0	6	66.538	6	66.474	54	0	6
	Institutions	18.271	463	5.315	1.211	0	35	18.793	459	4.824	1.020	0	28
	Corporates	112.188	9.213	106.391	47.228	2.198	4.003	112.701	9.120	107.357	43.826	2.172	3.751
	Corporates - Of Which: Specialised Lending	23.025	4.008	23.013	9.506	255	1.412	21.640	3.963	21.690	8.009	231	1.344
	Corporates - Of Which: SME	53.521	4.127	53.561	23.797	1.139	2.093	51.720	4.043	51.741	21.522	1.109	1.959
	Retail	245.225	3.481	243.100	37.198	0	1.329	242.406	3.399	239.348	36.224	0	1.164
	Retail - Secured on real estate property	229.177	2.652	222.306	32.193	0	744	222.280	2.640	224.616	31.692	0	629
	Retail - Secured on real estate property - Of Which: SME	22.777	1.295	22.804	6.014	0	434	22.420	1.164	22.438	5.900	0	361
	Retail - Secured on real estate property - Of Which: non-SME	206.400	1.356	204.502	26.178	0	310	204.860	1.476	202.178	25.792	0	268
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16.049	830	15.794	5.066	0	585	15.126	758	14.722	4.532	0	535
	Retail - Other Retail - Of Which: SME	9.903	731	9.755	2.838	0	525	9.704	670	9.542	2.738	0	474
	Retail - Other Retail - Of Which: non-SME	6.146	99	6.040	2.167	0	60	5.422	88	5.190	1.794	0	61
	Equity	5.266	0	5.016	12.527	0	0	4.413	0	4.413	11.226	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m€ EUR, %)													
UNITED STATES	Central banks and central governments	17.678	0	17.675	39	0	0	15.084	0	15.083	37	0	0
	Institutions	2.203	0	2.173	640	0	1	1.785	6	1.870	563	0	1
	Corporates	45.555	268	41.274	12.920	9	128	46.567	252	42.902	13.337	6	133
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	9.341	1	9.410	2.206	0	43	10.557	14	10.589	2.584	0	52
	Retail	7.790	64	7.103	1.707	32	68	7.839	68	7.127	1.769	32	32
	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	7.790	64	7.103	1.707	32	68	7.839	68	7.127	1.769	32	32
	Retail - Other Retail - Of Which: SME	7.790	64	7.103	1.707	32	68	7.839	68	7.127	1.769	32	32
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	4	0	0	4	0	4	13	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m€ EUR, %)													
UNITED KINGDOM	Central banks and central governments	9.486	0	8.652	0	0	0	4.796	0	4.796	0	0	0
	Institutions	2.060	0	1.695	745	0	1	1.355	0	1.317	525	0	1
	Corporates	10.282	22	8.555	2.902	8	23	8.250	31	6.081	2.604	8	26
	Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	4	0	4	3	0	0
	Corporates - Of Which: SME	59	0	59	26	0	0	201	10	172	60	0	4
	Retail	1.303	17	1.225	214	0	7	1.219	15	1.145	221	0	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	1.303	17	1.225	214	0	7	1.219	15	1.145	221	0	6
	Retail - Other Retail - Of Which: SME	1.303	17	1.225	214	0	7	1.219	15	1.145	221	0	6
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	19	0	19	68	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
AUSTRALIA	(m€ EUR, %)												
	Central banks and central governments	1,716	0	1,716	8	0	1,602	0	1,602	43	0	0	
	Institutions	180	0	179	35	0	598	0	595	78	0	0	
	Corporates	16,238	308	17,329	3,859	37	104	16,640	272	17,701	4,148	44	98
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11,637	0	13,495	2,845	0	9	11,842	0	13,741	2,943	0	11
	Retail	727	8	662	185	0	4	711	7	645	213	0	4
	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	727	8	662	185	0	4	711	7	645	213	0	4
	Retail - Other Retail - Of Which: SME	727	8	662	185	0	4	711	7	645	213	0	4
	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	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SWITZERLAND	(m€ EUR, %)												
	Central banks and central governments	9,909	0	9,909	0	0	10,056	0	10,056	0	0	0	
	Institutions	468	0	459	59	0	540	0	527	89	0	0	
	Corporates	5,960	58	2,832	974	43	2	6,138	54	3,582	998	25	2
	Corporates - Of Which: Specialised Lending	8	0	8	1	0	0	18	0	18	1	0	0
	Corporates - Of Which: SME	29	0	30	19	0	0	486	0	487	87	0	0
	Retail	1	0	1	0	0	1	0	1	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	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	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	3	0	3	11	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SINGAPORE	(m€ EUR, %)												
	Central banks and central governments	613	0	613	0	0	487	0	487	0	0	0	
	Institutions	53	0	53	8	0	272	0	235	51	0	0	
	Corporates	8,999	0	3,446	1,141	0	2	8,453	0	3,757	1,034	0	12
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	24	0	3	2	0	0	20	2	2	1	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
BRAZIL	(m€ EUR, %)												
	Central banks and central governments	292	0	292	311	0	3	411	0	411	501	0	1
	Institutions	151	0	148	144	0	0	228	0	224	242	0	0
	Corporates	4,522	178	3,692	2,110	0	72	4,702	178	3,557	2,463	0	64
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	45	0	39	34	0	1	16	0	16	15	0	0
	Retail	1,001	85	1,065	290	0	43	1,159	91	1,234	407	0	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	1,001	85	1,065	290	0	43	1,159	91	1,234	407	0	45
	Retail - Other Retail - Of Which: SME	1,001	85	1,065	290	0	43	1,159	91	1,234	407	0	45
	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	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Coöperatieve Rabobank U.A.

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
HONG KONG	(m EUR, %)										
	Central banks and central governments	488	0	488	113	0	0	406	0	94	0
	Institutions	223	0	221	35	0	0	92	28	0	0
	Corporates	8,179	136	2,514	760	101	49	7,892	115	2,983	80
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	52	0	6	5	0	0	42	1	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NEW ZEALAND	(m EUR, %)										
	Central banks and central governments	331	0	331	0	0	0	381	0	0	0
	Institutions	24	0	24	4	0	0	31	5	0	0
	Corporates	8,058	130	8,772	2,274	39	14	7,980	9,031	2,299	35
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,731	0	7,502	1,846	0	9	6,879	7,679	1,883	14
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	(m EUR, %)										
	Central banks and central governments	2,876	0	2,876	0	0	0	3,309	0	0	0
	Institutions	643	0	620	83	0	0	602	0	584	112
	Corporates	2,255	37	2,027	1,016	14	26	2,412	28	2,047	1,150
	Corporates - Of Which: Specialised Lending	2	0	2	2	0	0	1	0	1	0
	Corporates - Of Which: SME	6	0	6	2	0	0	38	6	33	17
	Retail	1,645	65	1,451	266	0	27	1,697	67	1,489	293
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,645	65	1,451	266	0	27	1,697	67	1,489	293
	Retail - Other Retail - Of Which: SME	1,645	65	1,451	266	0	27	1,697	67	1,489	293
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	14	0	1	6	0	0	14	1	5	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
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).

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Coöperatieve Rabobank U.A.

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>33,787.7</b>	<b>3,587.5</b>	<b>30,200.2</b>	<b>1,184.5</b>	91.9	1,092.6	<b>212.1</b>	212.1	0.0	<b>29,040.5</b>	6.0	29,034.5	<b>3,350.6</b>	3,277.5	73.1	<b>0.0</b>	0.0	0.0
Austria	156.9	5.6	151.3															
Belgium	309.2	31.8	277.5															
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	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	481.8	0.0	481.8															
France	3,696.6	11.0	3,685.6															
Germany	209.2	26.4	182.8															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	16.2	0.4	15.8															
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	23,048.0	2,694.0	20,354.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	1.3	1.1	0.2															
Sweden	14.9	6.7	8.1															
United Kingdom	11.5	4.5	7.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.1	0.0	0.1															
Switzerland	8.4	0.4	7.9															
Australia	1,598.2	10.2	1,588.0															
Canada	69.0	19.0	50.0															
China	57.1	0.0	57.1															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	2,618.3	200.1	2,418.2															
Other advanced economies non EEA	338.9	2.6	336.2															
Other Central and eastern Europe countries non EEA	168.4	0.0	168.4															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	361.3	36.8	324.5															
Africa	41.7	41.7	0.0															
Others	580.8	495.1	85.7															

**Note:**

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

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

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

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

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

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

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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Coöperatieve Rabobank U.A.

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>33,537.8</b>	<b>3,663.0</b>	<b>29,874.8</b>	<b>1,066.6</b>	81.0	985.6	<b>211.9</b>	211.9	0.0	<b>28,822.8</b>	5.4	28,817.4	<b>3,438.2</b>	3,366.4	71.8	<b>0.0</b>	0.0	0.0
Austria	248.1	0.0	248.1															
Belgium	409.4	30.1	379.4															
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	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	498.2	0.0	498.2															
France	3,610.8	9.7	3,601.1															
Germany	206.8	66.4	140.4															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	5.6	0.5	5.1															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	4.4	4.4	0.0															
Malta	0.0	0.0	0.0															
Netherlands	21,574.9	2,738.6	18,836.4															
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	3.6	1.1	2.5															
Sweden	3.6	3.3	0.3															
United Kingdom	7.1	6.3	0.9															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.1	0.0	0.1															
Switzerland	12.3	0.4	11.9															
Australia	1,486.0	13.0	1,473.0															
Canada	65.6	19.2	46.4															
China	43.4	0.0	43.4															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	3,682.8	185.3	3,497.6															
Other advanced economies non EEA	391.7	0.9	390.8															
Other Central and eastern Europe countries non EEA	114.2	0.0	114.2															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	470.4	33.4	437.0															
Africa	39.2	39.2	0.0															
Others	659.1	511.1	148.0															

**Note:**

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

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

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

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

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

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

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

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Coöperatieve Rabobank U.A.

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
												(min EUR, %)		
<b>Debt securities (including at amortised cost and fair value)</b>	<b>38,533</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35,949</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	1,159	0	0	0	0	0	0	1,056	0	0	0	0	0	0
General governments	29,108	0	0	0	0	0	0	28,889	0	0	0	0	0	0
Credit institutions	2,795	0	0	0	0	0	0	3,012	0	0	0	0	0	0
Other financial corporations	4,959	0	0	0	0	0	0	2,361	0	0	0	0	0	0
Non-financial corporations	513	0	0	0	0	0	0	630	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>553,568</b>	<b>1,580</b>	<b>19,763</b>	<b>18,117</b>	<b>876</b>	<b>7,649</b>	<b>11,434</b>	<b>558,296</b>	<b>1,361</b>	<b>19,469</b>	<b>17,575</b>	<b>799</b>	<b>7,352</b>	<b>10,774</b>
Central banks	64,102	0	0	0	0	0	0	73,146	0	0	0	0	0	0
General governments	3,507	8	19	16	3	8	11	3,594	5	15	15	3	7	6
Credit institutions	31,112	8	241	18	2	16	145	24,308	8	470	330	1	16	110
Other financial corporations	49,942	163	3,903	3,588	81	1,272	2,487	54,652	67	3,964	3,804	78	1,269	2,111
Non-financial corporations	196,115	766	12,840	12,064	661	5,660	6,523	196,534	792	12,258	11,249	624	5,394	6,265
of which: small and medium-sized enterprises at amortised cost	52,738	370	2,015	1,888	128	672	1,007	58,808	409	1,955	1,861	192	631	1,085
Households	208,790	635	2,761	2,431	128	694	2,268	206,063	490	2,763	2,178	93	667	2,281
<b>DEBT INSTRUMENTS other than HFT</b>	<b>592,102</b>	<b>1,580</b>	<b>19,763</b>	<b>18,117</b>	<b>876</b>	<b>7,649</b>	<b>11,434</b>	<b>594,245</b>	<b>1,361</b>	<b>19,469</b>	<b>17,575</b>	<b>799</b>	<b>7,352</b>	<b>10,774</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>117,835</b>		<b>534</b>	<b>492</b>	<b>10</b>	<b>37</b>	<b>6</b>	<b>112,603</b>		<b>531</b>	<b>398</b>	<b>15</b>	<b>34</b>	<b>0</b>

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

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

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

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Coöperatieve Rabobank U.A.

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>14,488</b>	<b>9,659</b>	<b>3,645</b>	<b>3,590</b>	<b>10,066</b>	<b>14,935</b>	<b>9,566</b>	<b>3,495</b>	<b>3,446</b>	<b>10,761</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	13	8	4	4	11	12	5	4	4	10
Credit institutions	201	201	14	14	121	138	138	14	14	110
Other financial corporations	2,403	1,946	775	768	1,554	2,314	1,957	727	721	1,471
Non-financial corporations	10,104	6,644	2,685	2,638	6,743	9,815	6,535	2,599	2,556	6,633
of which: small and medium-sized enterprises at amortised cost	1,727	996	307	298	1,370	1,701	964	292	286	1,417
Households	1,768	861	167	166	1,636	2,656	931	152	151	2,537
<b>DEBT INSTRUMENTS other than HFT</b>	<b>14,488</b>	<b>9,659</b>	<b>3,645</b>	<b>3,590</b>	<b>10,066</b>	<b>14,935</b>	<b>9,566</b>	<b>3,495</b>	<b>3,446</b>	<b>10,761</b>
<b>Loan commitments given</b>	<b>431</b>	<b>202</b>	<b>0</b>	<b>0</b>	<b>121</b>	<b>292</b>	<b>140</b>	<b>0</b>	<b>0</b>	<b>63</b>

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