



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

Coöperatieve Rabobank U.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		38,372		40,422	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		38,356		40,414	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		43,247		45,297	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		43,231		45,288	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		50,830		51,992	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		50,814		51,984	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount		240,376		242,274	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		240,360		242,266	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		15.96%		16.68%	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		15.96%		16.68%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		17.99%		18.70%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		17.99%		18.69%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		21.15%		21.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		21.14%		21.46%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		655,276		663,180	C 47.00 (r0300,c0010)	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		6.60%		6.83%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

Coöperatieve Rabobank U.A.

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		43,247		45,297	C 47.00 (r0320,c0010)	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		43,231		45,288	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		655,276		663,180	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		655,260		663,172	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		6.60%		6.83%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		6.60%		6.83%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Coöperatieve Rabobank U.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹		183,924		184,905	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach		16,287		17,507	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach		1,049		1,747	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		144,640		143,260	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB		8,722		9,259	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²		3,686		3,992	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA		1,101		1,146	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		2,305		2,340	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		4,006		4,095	C 02.00 (r0520, c0010)
Of which the standardised approach		751		636	C 02.00 (r0530, c0010)
Of which IMA		3,255		3,458	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r010, c0100), C 24.00(r010, c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		28,165		28,704	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		0		0	C 02.00 (r0610, c0010)
Of which advanced measurement approach		28,165		28,704	C 02.00 (r0620, c0010)
Other risk exposure amounts		17,190		17,093	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		240,376		242,274	

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

² 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.

2023 EU-wide Transparency Exercise

P&L

Coöperatieve Rabobank U.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income		16,175		12,354
Of which debt securities income		216		235
Of which loans and advances income		13,822		9,157
Interest expenses		7,028		6,590
(Of which deposits expenses)		2,559		3,079
(Of which debt securities issued expenses)		2,930		2,363
(Expenses on share capital repayable on demand)		0		0
Dividend income		39		20
Net Fee and commission income		2,106		1,007
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		-148		19
Gains or (-) losses on financial assets and liabilities held for trading, net		-473		358
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		426		43
Gains or (-) losses from hedge accounting, net		246		-13
Exchange differences (gain or (-) loss), net		-88		59
Net other operating income /(expenses)		725		293
TOTAL OPERATING INCOME, NET		11,981		7,550
(Administrative expenses)		6,713		3,510
(Cash contributions to resolution funds and deposit guarantee schemes)		511		326
(Depreciation)		347		174
Modification gains or (-) losses, net		2		43
(Provisions or (-) reversal of provisions)		122		-77
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		23		4
(Other provisions)		99		-81
Of which pending legal issues and tax litigation ¹		-9		0
Of which restructuring ²		-62		0
(Increases or (-) decreases of the fund for general banking risks, net) ²		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		322		336
(Financial assets at fair value through other comprehensive income)		0		1
(Financial assets at amortised cost)		322		335
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		147		18
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		115		93
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		-17		1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		3,919		3,401
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		2,786		2,528
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		2,786		2,528
Of which attributable to owners of the parent		2,710		2,481

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Coöperatieve Rabobank U.A.

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					130,487												IAS 1.54 (i)	
Financial assets held for trading						2,382	26,098	533									IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					2,302	0	341	1,961									IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss					0	0	0	0									IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income					11,495	9,472	1,853	171									IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost					452,211												IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting					595	0	595	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					-13,136												IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹					15,546													
TOTAL ASSETS					628,513												IAS 1.9(e), ICG 6	

¹Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position 'Other assets'.

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		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	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																										Annex V.Part 1.31, 44(b)
	Loans and advances																										Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities																										Annex V.Part 1.31, 44(b)
	Loans and advances																										Annex V.Part 1.32, 44(a)

¹This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Coöperatieve Rabobank U.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading		21,134		18,192	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		2,599		2,564	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		553,501		557,465	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		607		847	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-2,697		-2,528	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		1,048		792	IAS 37.10; IAS 1.54(l)
Tax liabilities		525		311	IAS 1.54(n-o)
Share capital repayable on demand		0		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		5,438		4,173	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹		0		0	Annex V Part 1.29
TOTAL LIABILITIES		582,155		581,817	IAS 1.9(b);IG 6
TOTAL EQUITY		46,358		48,386	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		628,513		630,203	IAS 1.1G6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives			20,198		16,642	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		1,543		2,397	Annex V.Part 1.31
Deposits	Central banks		28,364		29,577	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		2,693		1,522	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		5,819		5,437	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1,551		1,841	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		16,099		19,637	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		870		1,364	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		53,019		50,488	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		20,434		19,097	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		127,885		124,176	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		75,254		63,777	ECB/2013/33 Annex 2.Part 2.9.1
	Households		197,635		201,724	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		38,834		37,013	Annex V.Part 1.42(f), 44(c)
Debt securities issued			126,894		128,638	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			10,096		10,081	Annex V.Part 1.37
Other financial liabilities			386		352	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			577,842		579,068	

2023 EU-wide Transparency Exercise

Market Risk

Coöperatieve Rabobank U.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			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			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	0											75	14	145	55								
Of which: General risk	0	0											0	0	0	0								
Of which: Specific risk	0	0											0	0	0	0								
Equities	0	0											0	0	0	0								
Of which: General risk	0	0											0	0	0	0								
Of which: Specific risk	0	0											0	0	0	0								
Foreign exchange risk	0	0											2	1	8	2								
Commodities risk	0	0											6	1	5	2								
Total	751												74	14	139	50	45	47	0	0	0	0	3,255	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	0	0											129	44	104	42								
Of which: General risk	0	0											0	0	0	0								
Of which: Specific risk	0	0											0	0	0	0								
Equities	0	0											0	0	0	0								
Of which: General risk	0	0											0	0	0	0								
Of which: Specific risk	0	0											0	0	0	0								
Foreign exchange risk	0	0											5	2	6	3								
Commodities risk	0	0											17	5	15	4								
Total	636												124	41	93	36	59	58	0	0	0	0	3,458	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks					1,122	1,122	1,729	
	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					3,863	3,261	1,049	
	Corporates					17,336	10,196	9,548	
	of which: SME					4,051	3,361	3,129	
	Retail					4,459	4,142	2,880	
	of which: SME					2,738	2,523	1,650	
	Secured by mortgages on immovable property					1,727	1,173	517	
	of which: SME					595	381	141	
	Exposures in default					425	386	341	107
	Items associated with particular high risk					99	99	149	
	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					16	16	16		
Standardised Total ⁴					29,320	20,588	16,297	231	

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

⁽²⁾ Exposure value Total does not include the securitisation position unless in the results area for the 2023 exercise.

⁽³⁾ Data for the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	Central governments or central banks					750	940	1,642	
	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					179	136	72	
	Corporates					1,531	1,445	1,331	
	of which: SME					759	652	542	
	Retail					1,839	1,540	1,040	
	of which: SME					610	415	196	
	Secured by mortgages on immovable property					952	596	186	
	of which: SME					595	381	141	
	Exposures in default					47	39	50	1
	Items associated with particular high risk					99	99	149	
	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					15	15	15		
Standardised Total ⁴					25	25	25	21	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	Central governments or central banks					220	220	43	
	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					166	141	51	
	Corporates					4,124	787	783	
	of which: SME					20	19	15	
	Retail					449	426	220	
	of which: SME					28	28	20	
	Secured by mortgages on immovable property					99	99	50	
	of which: SME					0	0	0	
	Exposures in default					24	10	12	11
	Items associated with particular 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 ⁴					0	0	0	15	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRALIA	Central governments or central banks					11	11	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					38	38	35	
	Corporates					596	457	442	
	of which: SME					276	212	160	
	Retail					150	143	100	
	of which: SME					66	66	42	
	Secured by mortgages on immovable property					523	406	201	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	1
	Items associated with particular 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 ⁴					0	0	0	2	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	Central governments or central banks					13	13	4	
	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					326	326	100	
	Corporates					193	306	295	
	of which: SME					60	59	47	
	Retail					68	68	44	
	of which: SME					68	68	44	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					20	9	9	10
	Items associated with particular 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 ⁴					0	0	0	11	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
BRAZIL	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	70	70	42	0	70	42	0	
	Corporates	4,384	4,141	3,741	0	4,384	3,741	0	
	of which: SME	2,187	2,094	1,693	0	2,187	1,693	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	239	136	154	0	239	136	154	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b									110

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

⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
GERMANY	Central governments or central banks	11	11	0	0	11	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	177	176	49	0	177	176	49	0
	Corporates	960	229	212	0	960	229	212	0
	of which: SME	87	81	64	0	87	81	64	0
	Retail	171	170	115	0	171	170	115	0
	of which: SME	120	102	114	0	120	102	114	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	3	3	2	0	3	3	2	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b									2

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

⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
NEW ZEALAND	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	60	44	40	0	60	44	40	0
	of which: SME	24	23	19	0	24	23	19	0
	Retail	449	443	326	0	449	443	326	0
	of which: SME	417	416	306	0	417	416	306	0
	Secured by mortgages on immovable property	203	162	60	0	203	162	60	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b									3

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

⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
CANADA	Central governments or central banks	4	4	4	0	4	4	4	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	52	40	28	0	52	40	28	0
	Corporates	931	118	118	0	931	118	118	0
	of which: SME	1	0	0	0	1	0	0	0
	Retail	3	2	1	0	3	2	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b									0

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

⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
FRANCE	Central governments or central banks	1	1	0	0	1	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	367	250	59	0	367	250	59	0
	Corporates	588	69	68	0	588	69	68	0
	of which: SME	34	31	28	0	34	31	28	0
	Retail	78	78	50	0	78	78	50	0
	of which: SME	78	78	50	0	78	78	50	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b									1

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

⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	106	83	60	0	106	83	60	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b									0

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

⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks					1,263	1,544	1,061	
	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					2,765	2,424	907	
	Corporates					20,502	11,006	10,334	
	of which: SME					4,698	4,442	3,723	
	Retail					4,816	4,516	3,022	
	of which: SME					2,419	2,211	2,044	
	Secured by mortgages on immovable property					1,752	1,260	558	
	of which: SME					736	543	216	
	Exposures in default					522	542	385	180
	Items associated with particularly high risk					105	105	158	
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 ⁴					31,854	22,245	17,514	243	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	Central governments or central banks					796	960	1,267	
	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					98	96	50	
	Corporates					2,368	1,781	1,650	
	of which: SME					1,254	1,022	935	
	Retail					1,652	1,580	1,058	
	of which: SME					660	462	219	
	Secured by mortgages on immovable property					956	596	228	
	of which: SME					666	479	186	
	Exposures in default					35	27	35	7
	Items associated with particularly high risk					105	105	158	
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 ⁴					4,629	3,437	3,116	19	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	Central governments or central banks					214	214	40	
	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					230	207	137	
	Corporates					15,156	802	798	
	of which: SME					105	96	91	
	Retail					777	768	461	
	of which: SME					673	673	390	
	Secured by mortgages on immovable property					132	124	62	
	of which: SME					70	64	32	
	Exposures in default					35	34	43	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 ⁴					16,445	11,441	11,441	2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRALIA	Central governments or central banks					7	7	4	
	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					41	41	31	
	Corporates					662	522	506	
	of which: SME					82	81	65	
	Retail					136	131	92	
	of which: SME					47	46	43	
	Secured by mortgages on immovable property					465	366	196	
	of which: SME					0	0	0	
	Exposures in default					3	3	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 ⁴					1,315	1,107	1,107	6	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	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					260	260	114	
	Corporates					902	407	303	
	of which: SME					62	62	48	
	Retail					71	71	46	
	of which: SME					71	71	46	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					19	9	9	10
	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 ⁴					1,163	739	567	11	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
BRAZIL	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	53	51	39	29	53	51	39	29
	Corporates	4,266	4,088	3,822	2,822	4,266	4,088	3,822	2,822
	of which: SME	2,132	2,124	1,728	1,278	2,132	2,124	1,728	1,278
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	250	133	152	94	250	133	152	94
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²								113	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	12	12	3	3	12	12	3	3
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	129	127	48	48	129	127	48	48
	Corporates	1,955	1,953	479	479	1,955	1,953	479	479
	of which: SME	114	112	88	88	114	112	88	88
	Retail	178	177	121	121	178	177	121	121
	of which: SME	177	177	120	120	177	177	120	120
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				3				3	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NEW ZEALAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	3	3	1	1	3	3	1	1
	Corporates	56	46	40	40	56	46	40	40
	of which: SME	30	30	24	24	30	30	24	24
	Retail	416	416	303	303	416	416	303	303
	of which: SME	389	388	286	286	389	388	286	286
	Secured by mortgages on immovable property	144	144	72	72	144	144	72	72
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				2				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CANADA	Central governments or central banks	5	5	4	4	5	5	4	4
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	110	97	79	79	110	97	79	79
	Corporates	838	119	119	119	838	119	119	119
	of which: SME	0	0	0	0	0	0	0	0
	Retail	4	4	3	3	4	4	3	3
	of which: SME	2	2	2	2	2	2	2	2
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	3	3	0	0	3	3	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	92	78	17	17	92	78	17	17
	Corporates	620	99	96	96	620	99	96	96
	of which: SME	9	9	7	7	9	9	7	7
	Retail	86	86	55	55	86	86	55	55
	of which: SME	86	86	55	55	86	86	55	55
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Cooperative Rabobank U.A.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments					146,669	202	146,123	1,447	42	0
	Institutions					11,491	0	8,022	2,926	0	0
	Corporates					256,246	7,241	244,282	116,294	1,720	1,263
	Corporates - Of Which: Specialised Lending					26,989	239	25,825	7,658	105	162
	Corporates - Of Which: SME					77,611	1,977	80,380	28,711	566	746
	Retail					253,310	1,819	204,752	26,209	1,129	866
	Retail - Secured on real estate property					217,930	1,031	213,520	21,586	829	299
	Retail - Secured on real estate property - Of Which: SME					18,165	201	17,723	4,703	111	138
	Retail - Secured on real estate property - Of Which: non-SME					199,825	830	195,798	16,884	718	160
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					23,380	788	21,182	8,723	300	171
Retail - Other Retail - Of Which: SME					30,283	721	27,762	7,802	286	518	
Retail - Other Retail - Of Which: non-SME					3,097	67	3,421	921	15	13	
Equity					3,988	0	3,988	8,722	0	0	
Other non credit-obligation assets								1,122			
IRB Total ³								174,225			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
 (2) 0% Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments					107,108	0	107,263	230	0	0
	Institutions					7,471	0	3,834	920	0	0
	Corporates					105,578	4,420	99,128	41,152	886	1,048
	Corporates - Of Which: Specialised Lending					21,563	313	21,311	4,099	92	144
	Corporates - Of Which: SME					40,965	1,858	39,613	13,684	519	610
	Retail					225,478	1,191	208,864	24,038	872	535
	Retail - Secured on real estate property					215,044	1,018	212,250	21,608	869	298
	Retail - Secured on real estate property - Of Which: SME					18,066	200	17,693	4,822	113	138
	Retail - Secured on real estate property - Of Which: non-SME					198,878	816	194,842	16,711	688	154
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					8,534	175	8,329	2,634	72	262
Retail - Other Retail - Of Which: SME					6,756	145	6,227	2,065	72	221	
Retail - Other Retail - Of Which: non-SME					1,778	30	2,102	590	0	42	
Equity					2,377	0	2,377	5,911	0	0	
Other non credit-obligation assets											
IRB Total ³											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments					21,067	0	21,097	0	0	0
	Institutions					901	0	917	776	0	0
	Corporates					47,298	1,105	45,234	24,266	305	157
	Corporates - Of Which: Specialised Lending					1,737	0	1,620	1,349	0	2
	Corporates - Of Which: SME					11,258	71	11,207	6,327	24	77
	Retail					10,177	304	9,133	2,412	113	94
	Retail - Secured on real estate property					31	0	31	0	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					31	0	31	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					10,145	304	9,102	2,408	113	94
Retail - Other Retail - Of Which: SME					8,832	267	7,889	2,078	98	83	
Retail - Other Retail - Of Which: non-SME					1,313	37	1,313	330	15	11	
Equity					655	0	655	1,444	0	0	
Other non credit-obligation assets											
IRB Total ³											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRALIA	Central banks and central governments					2,142	0	2,168	168	0	0
	Institutions					35	0	39	176	0	0
	Corporates					23,028	115	25,018	7,833	40	39
	Corporates - Of Which: Specialised Lending					25	25	29	8	12	12
	Corporates - Of Which: SME					15,329	1	17,620	4,650	1	11
	Retail					1,321	16	1,255	453	6	7
	Retail - Secured on real estate property					0	0	0	0	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					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,314	16	1,248	452	6	7
Retail - Other Retail - Of Which: SME					1,314	16	1,248	452	6	7	
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					19	0	19	27	0	0	
Other non credit-obligation assets											
IRB Total ³											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments					5,795	0	5,933	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					10,640	225	10,001	6,359	75	46
	Corporates - Of Which: Specialised Lending					723	0	499	490	0	0
	Corporates - Of Which: SME					297	14	281	180	7	7
	Retail					1,403	18	1,333	244	7	8
	Retail - Secured on real estate property					45	0	44	8	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					45	0	44	8	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,359	18	1,289	236	7	8
Retail - Other Retail - Of Which: SME					1,359	18	1,289	236	7	8	
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					16	0	16	30	0	0	
Other non credit-obligation assets											
IRB Total ³											

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

		IRB Approach									
		As of 30/09/2022				As of 31/12/2022					
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
BRAZIL	Central banks and central governments					407	0	407	521	0	1
	Institutions					7	0	7	20	0	0
	Corporates					5,195	223	5,865	3,760	61	154
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	4
	Corporates - Of Which: SME					436	2	440	270	1	4
	Retail					1,413	30	1,411	477	12	34
	Retail - Secured on real estate property					3	0	3	0	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					3	0	3	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1,410	30	1,407	476	12	34
	Retail - Other Retail - Of Which: SME					1,410	30	1,407	476	12	34
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					62	0	62	152	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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022				As of 31/12/2022					
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
GERMANY	Central banks and central governments					440	0	499	0	0	0
	Institutions					691	0	709	141	0	0
	Corporates					5,405	11	4,867	2,660	3	5
	Corporates - Of Which: Specialised Lending					443	0	337	156	0	0
	Corporates - Of Which: SME					461	7	661	111	2	2
	Retail					2,731	53	2,546	566	24	29
	Retail - Secured on real estate property					136	2	176	29	5	1
	Retail - Secured on real estate property - Of Which: SME					5	0	5	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME					171	2	170	27	5	1
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					2,594	50	2,371	538	19	28
	Retail - Other Retail - Of Which: SME					2,554	50	2,371	538	19	28
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					11	0	11	27	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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022				As of 31/12/2022					
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
NEW ZEALAND	Central banks and central governments					897	2	517	0	0	0
	Institutions					9	0	9	2	0	0
	Corporates					1,932	118	10,893	3,672	39	11
	Corporates - Of Which: Specialised Lending					82	0	76	39	0	0
	Corporates - Of Which: SME					8,415	0	9,379	2,975	0	8
	Retail					2	0	2	0	0	0
	Retail - Secured on real estate property					2	0	2	0	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					2	0	2	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					0	0	0	0	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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022				As of 31/12/2022					
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
CANADA	Central banks and central governments					267	0	266	0	0	0
	Institutions					513	0	530	152	0	0
	Corporates					4,637	35	4,463	2,089	8	8
	Corporates - Of Which: Specialised Lending					126	0	127	62	0	0
	Corporates - Of Which: SME					334	0	318	66	0	1
	Retail					1,699	17	1,530	313	6	10
	Retail - Secured on real estate property					5	0	5	2	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	2	0	0
	Retail - Qualifying Revolving					1,695	17	1,525	309	6	10
	Retail - Other Retail					1,688	17	1,519	310	6	10
	Retail - Other Retail - Of Which: SME					6	0	6	1	0	0
Retail - Other Retail - Of Which: non-SME					32	0	32	62	0	0	
Equity											
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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022				As of 31/12/2022					
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
FRANCE	Central banks and central governments					294	0	294	0	0	0
	Institutions					124	0	145	94	0	0
	Corporates					3,977	230	3,839	2,718	74	127
	Corporates - Of Which: Specialised Lending					251	0	172	150	0	0
	Corporates - Of Which: SME					216	0	207	51	0	0
	Retail					2,176	54	1,838	411	19	34
	Retail - Secured on real estate property					23	0	23	1	0	0
	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					20	0	20	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					2,153	54	1,815	408	19	34
	Retail - Other Retail - Of Which: SME					2,153	54	1,815	408	19	34
Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0	
Equity					41	0	41	120	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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022				As of 31/12/2022					
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions		
(in EUR, %)											
Other Countries	Central banks and central governments					6,378	0	6,803	0	0	0
	Institutions					70	0	70	18	0	0
	Corporates					136	0	140	246	0	76
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	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					0	0	0	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					0	0	0	0	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 (i.e. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non credit-obligation assets											
IRB Total ³											

(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 results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
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 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
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 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRALIA	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
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 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
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 31/03/2023				As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
BRAZIL	Central banks and central governments					445	0	445	0	576	0	2
	Institutions					7	0	7	0	27	0	0
	Corporates					5,567	224	5,778	3,669	58	58	173
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0	0
	Corporates - Of Which: SME					590	7	588	513	3	6	6
	Retail					1,719	35	1,716	394	14	42	42
	Retail - Secured on real estate property					3	0	3	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	1	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0	0
	Retail - Other Retail					1,716	35	1,713	393	14	42	42
	Equity					1,716	35	1,713	393	14	42	42
Other non credit-obligation assets					0	0	0	0	0	0	0	
IRB Total					0	0	0	0	0	0	0	

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

		IRB Approach										
		As of 31/03/2023				As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments					809	0	786	3	0	0	0
	Institutions					298	0	286	112	0	0	0
	Corporates					9,399	13	9,388	2,115	7	10	10
	Corporates - Of Which: Specialised Lending					385	0	311	123	0	0	0
	Corporates - Of Which: SME					412	9	399	107	2	2	2
	Retail					2,716	13	2,532	570	24	24	24
	Retail - Secured on real estate property					172	2	171	39	1	1	1
	Retail - Secured on real estate property - Of Which: SME					5	0	5	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					167	2	166	29	4	1	1
	Retail - Qualifying Revolving					0	0	0	0	0	0	0
	Retail - Other Retail					2,544	10	2,361	540	19	23	23
	Equity					2,544	10	2,361	540	19	23	23
Other non credit-obligation assets					11	0	11	37	0	0	0	
IRB Total					0	0	0	0	0	0	0	

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

		IRB Approach										
		As of 31/03/2023				As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NEW ZEALAND	Central banks and central governments					661	0	677	0	0	0	0
	Institutions					5	0	6	1	0	0	0
	Corporates					18,328	137	18,423	3,261	0	0	0
	Corporates - Of Which: Specialised Lending					92	0	86	43	0	0	0
	Corporates - Of Which: SME					9,002	0	8,956	3,113	0	0	0
	Retail					1	0	1	0	0	0	0
	Retail - Secured on real estate property					1	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					1	0	1	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0	0
	Equity					0	0	0	0	0	0	0
Other non credit-obligation assets					0	0	0	0	0	0	0	
IRB Total					0	0	0	0	0	0	0	

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

		IRB Approach										
		As of 31/03/2023				As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CANADA	Central banks and central governments					264	0	421	0	0	0	0
	Institutions					24	0	526	146	0	0	0
	Corporates					5,064	31	4,952	2,046	7	15	15
	Corporates - Of Which: Specialised Lending					32	0	74	68	0	0	0
	Corporates - Of Which: SME					433	3	418	87	1	1	1
	Retail					1,768	28	1,644	323	10	11	11
	Retail - Secured on real estate property					6	0	6	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					6	0	6	2	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0	0
	Retail - Other Retail					1,772	28	1,641	324	10	11	11
	Equity					1,772	28	1,641	324	10	11	11
Other non credit-obligation assets					36	0	36	68	0	0	0	
IRB Total					0	0	0	0	0	0	0	

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

		IRB Approach										
		As of 31/03/2023				As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments					247	0	247	153	0	0	0
	Institutions					265	0	265	157	0	0	0
	Corporates					4,378	236	4,313	2,678	70	264	264
	Corporates - Of Which: Specialised Lending					356	0	249	226	0	0	0
	Corporates - Of Which: SME					219	2	208	55	1	1	1
	Retail					2,377	61	1,653	404	21	31	31
	Retail - Secured on real estate property					13	0	24	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME					2	0	2	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					11	0	22	2	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0	0
	Retail - Other Retail					2,154	61	1,630	401	21	31	31
	Equity					0	0	0	0	0	0	0
Other non credit-obligation assets					42	0	42	123	0	0	0	
IRB Total					0	0	0	0	0	0	0	

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

		IRB Approach										
		As of 31/03/2023				As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Other Countries	Central banks and central governments					7,681	0	7,681	0	0	0	0
	Institutions					4	0	4	2	0	0	0
	Corporates					0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0	0
	Retail					0	0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0	0
	Equity					0	0	0	0	0	0	0
Other non credit-obligation assets					0	0	0	0	0	0	0	
IRB Total					0	0	0	0	0	0	0	

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	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	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	
[3M - 1Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		22	22	0	0	0	0	22	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		51	51	0	0	0	0	51	0	0	0	0	0	0	0	
[5Y - 10Y]		126	124	0	0	0	0	124	0	0	0	0	26	1	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		207	204	0	0	0	204	0	0	0	0	0	26	1	41	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		30	30	0	0	24	6	0	0	0	0	0	0	0	0	
[1Y - 2Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0	
[2Y - 3Y]		44	43	0	0	0	43	0	0	0	0	0	2	0	0	
[3Y - 5Y]		55	54	0	0	0	54	0	0	0	0	0	0	0	0	
[5Y - 10Y]		134	133	0	0	0	133	0	0	0	0	0	34	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		265	262	0	0	24	238	0	0	0	0	36	0	73		

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Coöperatieve Rabobank U.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
	Africa	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	5	5	0	0	5	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	52	51	0	0	51	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	18	18	0	0	18	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	127	126	0	0	126	0	0	0	0	0	0	22	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	202	199	0	0	199	0	0	0	0	0	0	22	0	36	
	Others	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	43	43	0	0	43	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	8	8	0	0	8	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	26	25	0	0	25	0	0	0	0	0	0	2	0	
		[3Y - 5Y]	103	103	0	0	103	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	77	76	0	0	76	0	0	0	0	0	0	30	0	
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	257	254	0	0	42	212	0	0	0	0	0	32	0	76	

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Cooperatieve Rabobank U.A.

	As of 30/09/2022						As of 31/12/2022								
	Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾			Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ²⁾		On performing exposures ³⁾	On non-performing exposures ³⁾	Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ³⁾		On performing exposures ³⁾	On non-performing exposures ³⁾	Collaterals and financial guarantees received on non-performing exposures			
Of which: defaulted		Of which Stage 3 ⁴⁾	Of which: defaulted					Of which Stage 3 ⁴⁾							
Cash balances at central banks and other demand deposits							130,093	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)							11,510	0	3	3	3	2	2	0	
Central banks							135	0	0	0	0	0	0	0	
General governments							7,652	0	0	0	0	0	0	0	
Credit institutions							3,281	0	0	0	0	0	0	0	
Other financial corporations							254	0	0	0	0	0	0	0	
Non-financial corporations							178	0	3	3	3	0	2	0	
Loans and advances (including at amortised cost and fair value)							455,464	598	8,636	8,466	8,458	1,106	1,755	1,749	5,535
Central banks							0	0	0	0	0	0	0	0	0
General governments							1,446	40	173	173	173	4	4	4	168
Credit institutions							10,389	2	1	1	1	0	0	0	0
Other financial corporations							21,281	7	58	58	58	13	20	20	20
Non-financial corporations							217,540	402	7,111	7,013	7,013	952	1,562	1,558	4,268
of which: small and medium-sized enterprises							105,893	322	3,229	3,148	3,148	687	599	597	2,409
of which: Loans collateralised by commercial immovable property							96,801	91	2,911	2,836	2,836	267	393	392	2,374
Households							204,808	147	1,294	1,221	1,221	138	169	167	1,081
of which: Loans collateralised by residential immovable property							193,559	123	889	828	828	95	76	75	807
of which: Credit for consumption							1,788	13	71	69	69	14	29	29	18
NET INSTRUMENTS other than NPT							597,047	598	8,638	8,469	8,461	1,109	1,756	1,751	5,535
OFF-BALANCE SHEET EXPOSURES							107,911		1,038	1,016	1,016	55	76	75	353

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than NPT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP framework (template 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 10 and 11 of Regulation (EU) 2021/451 - 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 PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Coöperatieve Rabobank U.A.

	As of 31/03/2023							As of 30/06/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but give rise >90 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but give rise >90 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					
Of which: defaulted		Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾		Of which Stage 3 ⁽⁴⁾	Of which: defaulted		Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾								
Cash balances at central banks and other demand deposits																	
Debt securities (including at amortised cost and fair value)																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
Loans and advances (including at amortised cost and fair value)																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
of which: small and medium-sized enterprises																	
of which: Loans collateralised by commercial immovable property																	
Households																	
of which: Loans collateralised by residential immovable property																	
of which: Credit for consumption																	
DEBT INSTRUMENTS other than HFT																	
OFF-BALANCE SHEET EXPOSURES																	

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 FRODO Framework (templates F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

	As of 30/09/2022				As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received 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	Of which on 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 collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)										
Cash balances at central banks and other demand deposits					0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)					3	3	2	2	0	0
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					3	3	2	2	0	0
Loans and advances (including at amortised cost and fair value)					7,337	4,518	895	856	5,093	2,747
Central banks					0	0	0	0	0	0
General governments					24	1	0	0	24	1
Credit institutions					0	0	0	0	0	0
Other financial corporations					55	40	16	16	18	8
Non-financial corporations					6,147	3,968	822	791	4,021	2,293
of which: small and medium-sized enterprises					2,972	1,386	104	90	2,621	1,187
Households					1,111	508	57	50	1,030	446
DEBT INSTRUMENTS other than HFT					7,340	4,521	896	858	5,093	2,747
Loan commitments given					439	195	9	8	58	35
QUALITY OF FORBEARANCE²										
Loans and advances that have been forborne more than twice ³					0	0	0	0	0	0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³					0	0	0	0	0	0

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Coöperatieve Rabobank U.A.

	As of 31/03/2023					As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which 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	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)											
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						0	0	0	0	0	0
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)						7,284	4,551	1,123	1,098	5,119	2,780
Central banks						0	0	0	0	0	0
General governments						99	99	2	2	31	1
Credit institutions						0	0	0	0	0	0
Other financial corporations						21	15	3	2	10	9
Non-financial corporations						6,191	3,943	1,073	1,053	4,177	2,333
of which: small and medium-sized enterprises						3,146	1,768	128	120	2,520	
Households						973	494	45	41	900	438
DEBT INSTRUMENTS other than HFT						7,284	4,551	1,123	1,098	5,119	
Loan commitments given						555	264	12	12	92	33
QUALITY OF FORBEARANCE²											
Loans and advances that have been forborne more than twice ³						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Coöperatieve Rabobank U.A.

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing						71,321	2,569	2,532	71,277	580	0								72,355	2,581	2,507	72,311	633	0
B Mining and quarrying						1,563	10	10	1,563	8	0								1,425	8	8	1,425	3	0
C Manufacturing						37,285	1,077	1,062	37,269	613	0								38,283	1,203	1,185	38,261	665	0
D Electricity, gas, steam and air conditioning supply						6,363	73	72	6,361	33	0								6,453	162	162	6,451	42	0
E Water supply						704	22	22	704	15	0								873	28	28	873	15	0
F Construction						6,806	392	391	6,806	175	0								6,854	392	386	6,854	174	0
G Wholesale and retail trade						37,927	1,305	1,286	37,908	454	0								36,901	1,263	1,236	36,890	556	0
H Transport and storage						6,877	341	340	6,877	99	0								6,937	358	340	6,937	96	0
I Accommodation and food service activities						5,120	166	166	5,120	63	0								5,224	253	253	5,224	65	0
J Information and communication						2,563	62	62	2,563	44	0								2,704	28	27	2,704	24	0
K Financial and insurance activities						1,414	49	46	1,414	17	0								1,339	35	34	1,339	14	0
L Real estate activities						17,995	319	316	17,995	105	0								17,924	416	367	17,924	77	0
M Professional, scientific and technical activities						5,970	149	148	5,962	74	0								6,082	158	156	6,073	73	0
N Administrative and support service activities						5,485	230	227	5,485	90	0								5,769	227	213	5,769	101	0
O Public administration and defence, compulsory social security						0	0	0	0	0	0								0	0	0	0	0	0
P Education						693	17	17	693	9	0								671	22	20	671	11	0
Q Human health services and social work activities						6,272	140	129	6,272	47	0								6,084	194	194	6,084	44	0
R Arts, entertainment and recreation						1,282	102	101	1,281	33	0								1,245	80	80	1,245	22	0
S Other services						1,802	88	88	1,662	56	0								1,765	32	32	1,540	15	0
Loans and advances						217,246	7,111	7,016	217,211	2,514	0								218,618	7,240	7,129	218,207	2,632	0

⁽¹⁾ 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.