

# Key Figures

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<i>Amounts in millions of euros</i>	06-30-2018 2018-I	12-31-2017 2017	06-30-2017 2017-I	12-31-2016 2016	06-30-2016 2016-I	12-31-2015 2015
<b>Non-Financial Key Figures</b>						
Net Promotor Score Private customers in the Netherlands <sup>1</sup>	56	53	52	36	37	33
Net Promotor Score Private Banking customers in the Netherlands	60	50	45	41	43	37
Net Promotor Score Corporate customers in the Netherlands	52	43	38	30	34	21
% Online onboarding private customers	50.1%	-	-	-	-	-
Number of users mobile banking (in millions)	3.7	3.5	-	3.1	-	-
RepTrak Pulse Score <sup>2</sup>	70.8	69.5	70.7	-	-	-
Member loyaltyscore	47%	-	-	-	-	-
Diversity: % Females in Managing Board	40.0%	40.0%	14.3%	14.3%	0.0%	0.0%
Diversity: % Females in first level below Managing Board	33.0%	28.9%	-	-	-	-
Diversity: % Females employed <sup>3</sup>	52.4%	50.9%	-	51.7%	-	51.8%
Employee engagement scan	60	60	-	-	-	-
<b>Key Financial Figures</b>						
Common equity tier 1 ratio (fully loaded)	15.8%	15.5%	14.7%	13.5%	12.4%	12.0%
Common equity tier 1 capital (transitional)	15.8%	15.8%	15.0%	14.0%	13.4%	13.5%
Total Capital Ratio (transitional)	26.1%	26.2%	25.5%	25.0%	23.5%	23.2%
Leverage ratio (transitional)	6.0%	6.0%	5.8%	5.5%	5.1%	5.1%
Risk-weighted assets	199,348	198,269	207,589	211,226	209,136	213,092
Wholesale funding	163,774	160,407	170,977	188,862	201,051	203,218
Cost/income ratio including regulatory levies	64.6%	71.3%	67.6%	70.9%	76.6%	65.2%
Underlying cost/income ratio including regulatory levies	62.9%	65.3%	63.9%	64.8%	63.0%	64.6%
ROIC	8.8%	6.9%	7.8%	5.2%	5.4%	6.0%
Return on equity	8.5%	6.7%	-	4.9%	-	5.5%
Return on assets	0.6%	0.4%	0.5%	0.3%	0.3%	0.3%
<b>Other financial figures</b>						
<b>Profit and loss account</b>						
Income	6,029	12,001	5,938	12,805	5,900	13,014
Operating expenses	3,611	8,054	3,755	8,594	4,276	8,145
Impairment charges on financial assets	(37)	(190)	(67)	310	148	1,033
Net profit	1,698	2,674	1,516	2,024	997	2,214
<b>Financial position and solvency</b>						
Total assets	607,845	602,991	623,197	662,593	686,593	678,827
Private sector loan portfolio	415,732	410,964	417,796	424,551	427,348	433,927
Deposits from customers	346,617	340,682	343,180	347,712	342,940	345,884
Equity	40,514	39,610	40,314	40,524	40,759	41,197
Loan-to-Deposit ratio	1.20	1.21	1.22	1.22	1.24	1.25
<b>Ratings</b>						
Standard & Poor's	A+	A+	A+	A+	A+	A+
Moody's Investors Service	Aa3	Aa2	Aa2	Aa2	Aa2	Aa2
Fitch Ratings	AA-	AA-	AA-	AA-	AA-	AA-
DBRS	AA	AA	AA	AA	AA	AA
<b>Market shares (in the Netherlands)</b>						
Mortgages	20%	22%	21%	21%	20%	20%
Savings	33%	34%	34%	34%	35%	35%
<b>About Rabobank</b>						
Local Rabobanks	101	102	103	103	105	106
Members (x 1,000)	1,921	1,916	1,924	1,927	1,932	1,945

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Foreign places of business	390	389	383	382	393	403
Availability of internet payments & savings	99.8%	99.9%	99.8%	99.7%	99.8%	99.8%
Availability of mobile banking	99.8%	99.9%	99.8%	99.7%	99.8%	99.8%
<b>Personnel data</b>						
Number of employees (total in FTEs)	43,623	43,729	44,698	45,567	50,103	52,013
Staff costs	2,127	4,472	2,136	4,680	2,264	4,787
Absenteeism	4.4%	4.0%	3.6%	3.6%	3.6%	3.7%
Training expenses (in EUR per FTE)	976	1,841	807	1,945	844	1,734

- 1 The 2016 NPS figures have been restated due to a clarification regarding the scope. In addition, The NPS figures have been measured for a 12 month period instead of solely measuring the fourth quarter, as was conducted in 2016.
- 2 Reputation as defined and measured by the Reputation Institute as an amotional bond that quantifies esteem, admiration, feeling and trust.
- 3 Percentage only refers to the Netherlands.