

# Key Figures

Amounts in millions of euros	6-30-2019 2019-I	12-31-2018 2018	6-30-2018 2018-I	12-31-2017 2017	6-30-2017 2017-I	12-31-2016 2016
<b>Non-Financial Key Figures</b>						
Net promotor score Private Customers in the Netherlands	62	57	56	53	52	36
Net promotor score Private Banking Customers in the Netherlands	65	61	60	50	45	41
Net promotor score Corporate Customers in the Netherlands	51	53	52	43	38	30
% online active private customers in the Netherlands	62.9%	61.8%	-	-	-	-
% online active corporate customers in the Netherlands	81.0%	80.8%	-	-	-	-
RepTrak pulse score <sup>1</sup>	71.3	70.8	70.8	69.5	70.7	66.1
Member engagement score	48%	44%	47%	-	-	-
Diversity: % Women in Managing Board	40.0%	40.0%	40.0%	40.0%	14.3%	14.3%
Diversity: % Women in first level below Managing Board	33.3%	31.3%	33%	28.9%	-	-
Diversity: % Women employed in the Netherlands	51%	52%	-	-	-	-
Employee engagement scan	61.5	61	-	-	-	-
<b>Financial Key Figures</b>						
Common equity tier 1 ratio	15.8%	16.0%	15.8%	15.5%	14.7%	13.5%
Total capital ratio	24.4%	26.6%	26.1%	26.2%	25.5%	25.0%
Leverage ratio	5.9%	6.4%	6.0%	6.0%	5.8%	5.5%
Risk-weighted assets	207,281	200,531	199,348	198,269	207,589	211,226
Wholesale funding	152,342	153,223	163,774	160,407	170,977	188,862
Cost/income ratio including regulatory levies	64.4%	65.9%	64.6%	71.3%	67.6%	70.9%
Underlying cost/income ratio including regulatory levies	62.3%	63.9%	62.9%	65.3%	63.9%	64.8%
ROIC	6.4%	7.4%	8.8%	6.9%	7.8%	5.2%
Return on equity	5.9%	7.3%	8.5%	6.7%	-	4.9%
Return on assets	0.4%	0.5%	0.6%	0.4%	0.5%	0.3%
<b>Other Financial Figures</b>						
Income	5,763	12,020	6,029	12,001	5,938	12,805
Operating expenses	3,446	7,446	3,611	8,054	3,755	8,594
Impairment charges on financial assets	440	190	-37	-190	-67	310
Net profit	1,212	3,004	1,698	2,674	1,516	2,024
Total assets	606,834	590,437	607,845	602,991	623,197	662,593
Private sector loan portfolio	416,156	416,025	415,732	410,964	417,976	424,551
Deposits from customers	344,908	342,410	346,617	340,682	343,180	347,712
Equity	40,055	42,236	40,514	39,610	40,314	40,524
Loan-to-deposit ratio	1.20	1.21	1.20	1.21	1.22	1.22
Non-performing loans	16,841	18,436	-	-	-	-
<b>Ratings</b>						
Standard & Poor's	A+	A+	A+	A+	A+	A+
Moody's Investors service	Aa3	Aa3	Aa3	Aa2	Aa2	Aa2
Fitch ratings	AA-	AA-	AA-	AA-	AA-	AA-
DBRS	AA	AA	AA	AA	AA	AA
RobecoSAM	35	25 <sup>2</sup>	-	11	-	7
Sustainalytics Ranking category diversified banks	2	2	-	7	-	2
Sustainalytics ESG Risk Rating category diversified banks	2	1	-	-	-	-
<b>About Rabobank</b>						
Local Rabobanks	90	101	101	102	103	103
Offices in the Netherlands	382	409	420	446	-	475
Active in # countries	39	39	-	-	-	-
Availability of internet banking	99.8%	99.9%	99.8%	99.9%	99.8%	99.7%
Availability of mobile banking	99.8%	99.9%	99.8%	99.9%	99.8%	99.7%
Availability of iDEAL	99.8%	99.8%	-	-	-	-

<i>Amounts in millions of euros</i>	6-30-2019 2019-I	12-31-2018 2018	6-30-2018 2018-I	12-31-2017 2017	6-30-2017 2017-I	12-31-2016 2016
Community funds and donations	19.0	48.8	-	45.5	-	43.3
<b>Sustainable Products &amp; Services</b>						
Client Photo Local Rabobanks in the Netherlands (exposure > EUR 1M) coverage	98%	99%	-	98%	-	99%
Client Photo Local Rabobanks in the Netherlands (exposure > EUR 1M) % A-level	6%	5%	6%	4%	-	5%
Client Photo Wholesale offices (exposure > EUR 1M) coverage	87%	87%	-	73%	-	85%
Client Photo Wholesale offices (exposure > EUR 1M) % A-level	24%	24%	22%	21%	-	26%
<b>Personnel Data</b>						
Number of employees (total in FTE)	41,926	41,861	43,623	43,729	44,698	45,567
Staff costs	2,075	4,278	2,127	4,472	2,206	4,680
Absenteeism in the Netherlands	n/a <sup>3</sup>	4.3%	4.4%	4.0%	3.6%	3.6%
Training expenses (EUR per FTE)	936	1,906	976	1,841	807	1,945

1 The RepTrak pulse score is based on a 12-month rolling average, except for the 2017 and 2018 interim figures, which were based on Q2.

2 In 2018 RobecoSAM updated its scoring methodology which impacted our score and ranking substantially.

3 12-month rolling average not available due to a system implementation