

Appendix 14.2

Capital instruments main features template - CET1

1	Issuer	RABOBANK NEDERLAND
2	Unique identifier	XS1002121454
3	Governing law(s) of the instrument	Governed by laws of the Netherlands
	Regulatory treatment	
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo and (Sub-) Consolidated
7	Instrument type (types to be specified by each jurisdiction)	CET1 instruments as published on EBA list
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	7.449
9	Nominal amount of instrument	7.449
9a	Issue price	25 (not in millions)
9b	Redemption price	n/a
10	Accounting classification	Shareholders Equity
11	Original date of issuance	24-1-2014
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	n/a
15	Optional call date, contingent call dates and redemption amount	n/a
16	Subsequent call dates, if applicable	n/a
	Coupon/ dividends	
17	Fixed or floating dividend/coupon	Floating, with floor RabobankNederland intends to make payments on each Rabobank Participation on every Intended Payment Due Date (as defined below) beginning on the first Intended Payment Due Date following the Listing of an amount equal to the higher of: (1) €0.40625; and(2) the three-month arithmetical average (rounded to two decimal places) on an annual basis of the effective return on the most recent Reference Loan (as defined below) (or, if there is no Reference Loan, the most recent Alternative Reference Loan (as defined below)) for the previous Calculation Period (as defined below) immediately preceding the Intended Payment Period (as defined below), plus 1.5%, calculated based on a nominal value of €25 divided by four.
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down features	
31	If write-down, write-down triggers(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
35	Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to Additional Tier 1
36	Non-compliant transitioned features	
37	If yes, specify non-compliant features	

Capital instruments main features template - AT1

		Issuance 2015	Issuance 2016	Issuance 2018	Issuance 2019	Total amount recognised in RC
1	Issuer	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	
2	Unique identifier	XS0368541032	XS1171914515	XS1400626690	XS1877860533	XS2050933972
3	Governing law(s) of the instrument	Governed by laws of the Netherlands	Governed by laws of the Netherlands	Governed by laws of the Netherlands	Governed by laws of the Netherlands	Governed by laws of the Netherlands
	Regulatory treatment					
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Ineligible	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo and (Sub-) Consolidated	Solo and (Sub-) Consolidated	Solo and (Sub-) Consolidated	Solo and (Sub-) Consolidated	Solo and (Sub-) Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative Capital Securities	Perpetual non-cumulative Capital Securities	Perpetual non-cumulative Capital Securities	Perpetual non-cumulative Capital Securities	Perpetual non-cumulative Capital Securities
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	313	1.484	1.241	993	1.234
9	Nominal amount of instrument	GBP 250mln	EUR 1500	EUR 1250	EUR 1000	EUR 1250
9a	Issue price	100	100	100	100	100
9b	Redemption price	100	100	100	100	100
10	Accounting classification	Shareholders Equity	Shareholders Equity	Shareholders Equity	Shareholders Equity	Shareholders Equity
11	Original date of issuance	10-6-2008	22-1-2015	26-4-2016	4-9-2018	9-9-2019
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	10/06/2038; Tax and Regulatory call; 100%	29-6-2020; Tax and Regulatory Call; 100%	29-6-2021; Tax and Regulatory Call; 100%	29-12-2025; Regulatory Call; 100%	29-12-2026; Regulatory Call; 100%
16	Subsequent call dates, if applicable	Semi-Annually	Semi-annually	Semi-annually	Semi-annually	Semi-annually
	Coupon/ dividends					
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6,91	5,5	6,625	4,625	3,25
19	Existence of a dividend stopper	No	No	No	No	No

20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary: Required if the issuer makes payments on junior/pari passu securities or redeems, repurchases or otherwise acquires junior securities in the 12 months preceding the relevant Interest Payment Date, unless it is prohibited. Interest is prohibited if the relevant Solvency Rules prohibit payments on junior or pari passu securities. All other interest is payable at the Issuer's discretion, but subject to dividend pusher (for junior and pari passu instruments).	Full discretion to cancel interest payments. Any interest payment may not exceed distributable items on issuer levels and could be restricted by MDA.	Full discretion to cancel interest payments. Any interest payment may not exceed distributable items on issuer levels and could be restricted by MDA.	Full discretion to cancel interest payments. Any interest payment may not exceed distributable items on issuer levels and could be restricted by MDA.	Full discretion to cancel interest payments. Any interest payment may not exceed distributable items on issuer levels and could be restricted by MDA.
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No	No
22 Non-cumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)					
25 If convertible, fully or partially					
26 If convertible, conversion rate					
27 If convertible, mandatory or optional conversion					
28 If convertible, specify instrument type convertible into					
29 If convertible, specify issuer of instrument it converts into					
30 Write-down features	No	Yes	Yes	Yes	Yes
31 If write-down, write-down triggers(s)		7% CET Group (contractual), 5.125% Issuer or PONV (statutory)	7% CET Group (contractual), 5.125% Issuer or PONV (statutory)	7% CET Group (contractual), 5.125% Issuer or PONV (statutory)	7% CET Group (contractual), 5.125% Issuer or PONV (statutory)
32 If write-down, full or partial		In partial or in full	In partial or in full	In partial or in full	In partial or in full
33 If write-down, permanent or temporary		Temporary	Temporary	Temporary	Temporary
34 If temporary write-down, description of write-up mechanism		Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
35 Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to Tier 2 instruments	Subordinated to Tier 2 instruments	Subordinated to Tier 2 instruments	Subordinated to Tier 2 instruments	Subordinated to Tier 2 instruments
36 Non-compliant transitioned features	Yes	No	No	No	No
37 If yes, specify non-compliant features	No fully discretionary coupons				

