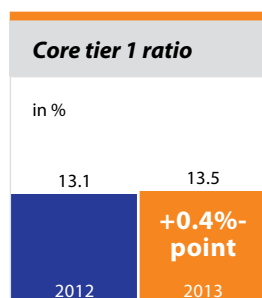
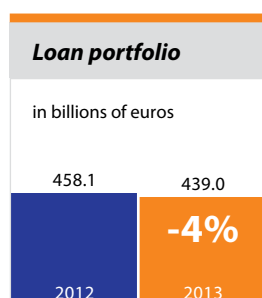
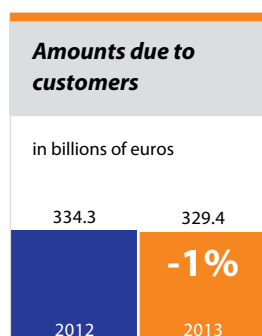
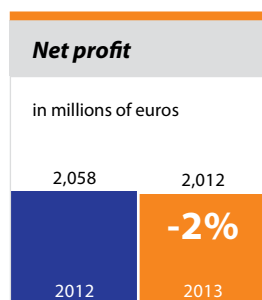
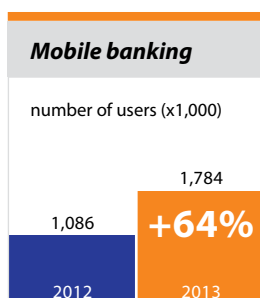
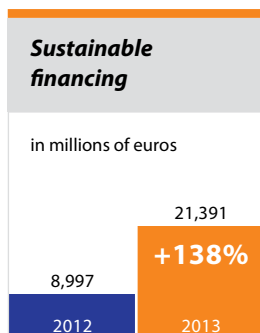
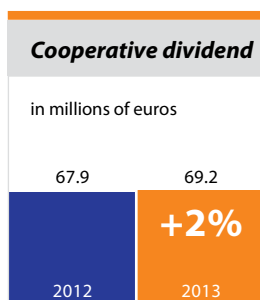
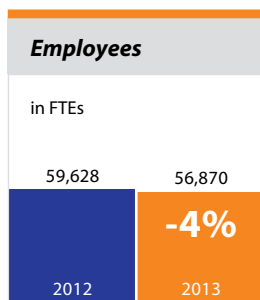


Key figures



Amounts in millions of euros	31-12-2013	31-12-2012	31-12-2011	31-12-2010	31-12-2009
Volume of services					
Total assets	674,139	750,710	731,665	652,536	607,483
Private sector loan portfolio	438,975	458,091	448,337	436,292	415,235
Amounts due to customers	329,400	334,271	329,892	298,761	286,338
Financial position and solvency					
Equity	40,037	42,080	45,001	40,757	37,883
Tier 1 capital	35,092	38,358	37,964	34,461	32,152
Core tier 1 capital	28,551	29,253	28,324	27,735	25,579
Qualifying capital	41,650	42,321	39,088	35,734	32,973
Risk-weighted assets	210,829	222,847	223,613	219,568	233,221
Profit and loss account					
Income	13,020	13,616	12,706	12,716	12,434
Operating expenses	9,765	9,003	8,252	8,196	8,038
Value adjustments	2,643	2,350	1,606	1,234	1,959
Bank tax expense	197	196	-	-	-
Taxation	68	158	355	514	229
Net profit	2,012	2,058	2,627	2,772	2,208
Ratios					
Total capital ratio (BIS-ratio)	19.8%	19.0%	17.5%	16.3%	14.1%
Tier 1 ratio	16.6%	17.2%	17.0%	15.7%	13.8%
Core tier 1 ratio	13.5%	13.1%	12.7%	12.6%	11.0%
Equity capital ratio	16.1%	15.3%	14.7%	14.2%	12.4%
Leverage ratio	4.8%	4.7%	-	-	-
Loan-to-deposit ratio	1.35	1.39	1.38	1.49	1.38
Return on equity	5.2%	5.4%	7.6%	8.6%	7.3%
Efficiency ratio	75.0%	66.1%	64.9%	64.5%	64.6%
Net profit growth	-2.2%	-21.7%	-5.2%	25.5%	-19.8%
Nearby					
Local Rabobanks	129	136	139	141	147
Branches	722	826	872	911	1,010
ATM's	2,524	2,886	2,949	2,963	3,063
Members (x 1,000)	1,947	1,918	1,862	1,801	1,762
Number of users of mobile banking services (x 1,000)*	1,784	1,086	410	136	12
Client satisfaction private individuals	7.2	7.5	7.5	7.6	7.6
Foreign places of business	769	759	761	682	624
Market shares (in the Netherlands)					
Mortgages	26%	31%	32%	29%	30%
Savings	38%	39%	39%	40%	40%
TIS	44%	43%	42%	42%	41%
Food and agri	85%	85%	83%	84%	84%
Ratings					
Standard & Poor's	AA-	AA-	AA	AAA	AAA
Moody's Investor Service	Aa2	Aa2	Aaa	Aaa	Aaa
Fitch	AA-	AA	AA	AA+	AA+
DBRS	AAA	AAA	AAA	AAA	AAA

* Users who log on at least once every three months.



Amounts in millions of euros	31-12-2013	31-12-2012	31-12-2011	31-12-2010	31-12-2009
Personnel data					
Number of employees (in FTEs)	56,870	59,628	59,670	58,714	59,311
Staff costs	5,330	5,325	4,862	4,919	4,603
Staff vitality score	67%	65%	65%	-	-
Absenteeism	3.5%	3.6%	3.9%	3.8%	3.7%
Females employed	53.5%	53.6%	53.9%	54.3%	54.8%
Females in senior positions (scales 8 to 11)	27.6%	27.4%	25.8%	24.6%	23.2%
Training expenses	91.2	89.1	93.0	87.9	86.8
Training expenses in EUR per FTE	1,603	1,530	1,587	1,497	1,464
Sustainable assets under management and held in custody					
Total sustainable assets under management and held in custody for clients	2,337	2,530	3,026	3,933	4,101
Private Banking sustainable assets *	12,376	4,686	3,138	1,247	126
Sustainable funding					
Rabo Green Savings **	2,140	1,222	948	425	360
Rabo Socially Responsible Deposits	100	-	-	-	-
Fund management					
Capital Public Fund Management	3,018	2,945	3,087	2,815	2,713
Sustainable financing					
Total sustainable financing ***	21,392	8,997	7,388	5,664	6,352
Sustainable	17,417	7,071	5,458	4,299	4,458
Access to finance	1,820	1,926	1,930	1,365	1,894
Social	2,155	-	-	-	-
Supporting local communities					
Rabobank Foundation (in the Netherlands and abroad)	16.3	19.8	15.7	21.7	18.7
Cooperative dividend (local Rabobanks)	44.1	42.8	37.0	28.3	25.8
Donations Rabobank Nederland and other group entities	8.0	4.6	5.2	4.2	3.3
Climate footprint ****					
CO ₂ -emissions attributable to business (x 1,000 ton CO ₂)	137	145	144	156	169
CO ₂ -emissions per FTE (tonnes CO ₂) *****	2.1	2.2	2.2	2.4	2.8

* Following the sale of Robeco, funds that were previously reported in Robeco's figures and that have been invested via Rabobanks are included in the Private Banking figures.

** The increase in Rabo Green Savings is attributable to the tax-privileged nature of this product.

*** A different methodology and approach were applied for KPI 1 in 2013. Prior-year comparative figures are not available for all elements of sustainable financing. Possible limited overlaps of indicators cannot be excluded due to differences in classifications and definitions.

**** CO₂ data for 2012 have been adjusted following correction of data in 2013.

***** Estimates have been used for the consumption of Friesland Bank, Obvion and Rabo Real Estate Group.