

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)	7.822
9	Nominal amount of instrument	7.822
9a	Issue price	25 (not in millions)
9b	Redemption price	n/a
10	Accounting classification	Shareholders Equity
11	Original date of issuance	24-01-14
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
18	Coupon rate and any related index	Rabobank 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.
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	

		<i>Issuance 2016</i>	<i>Issuance 2018</i>	<i>Issuance 2019</i>	<i>Issuance 2020</i>	<i>Total amount recognised in RC</i>
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				

Capital instruments main features template - Tier 2

1	Issuer	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND
2	Unique identifier	X50826634874	X50827563452	US21685WDF14	X50954910146	US21684AAA43	US21684AAB26	X51069772082	X51069886841
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	Governed by laws of the Netherlands	Governed by laws of the Netherlands	Governed by laws of the Netherlands
	Regulatory treatment								
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
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	Solo and (Sub-) Consolidated	Solo and (Sub-) Consolidated	Solo and (Sub-) Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes
8	Amount recognised in regulatory capital« (currency in million, as of most recent reporting date)	332	554	453	508	826	998	1.960	1.105
9	Amount recognised in regulatory capital«(currency in million, as of most recent reporting date)	EUR 1 billion	GBP 500mln	USD 1.5 billion	EUR 1 billion	USD 1.75 billion	USD 1.25 billion	EUR 2 billion	GBP 1 billion
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	14-09-12	14-09-12	09-11-12	25-07-13	29-11-13	29-11-13	26-05-14	23-05-14
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	14-09-22	14-09-27	09-11-22	25-07-23	01-12-23	01-12-43	26-05-26	23-05-29
14	Issuer call subject to prior supervisory approval	n/a	n/a	n/a	n/a	n/a	n/a	Yes	n/a
15	Optional call date, contingent call dates and redemption amount	Not applicable, Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%	Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%
16	Subsequent call dates, if applicable							26-05-21	
	Coupon/ dividends							.	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4,13%	5,25%	3,95%	3,88%	4,63%	5,75%	2,50%	4,625%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
23	Convertible or non-convertible	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
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)								
36	Non-compliant transitioned features								
37	If yes, specify non-compliant features								

Capital instruments main features template - Tier 2

						Total amount recognised in RC		Total amount recognised in RC	
1	Issuer	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND	RABOBANK NEDERLAND (Friesland Bank)	RABOBANK NEDERLAND (Friesland Bank)	
2	Unique identifier	JP552816AEC3	US21684AAC09	US21684AAD81	US21684AAF30	XS1592433038	XS0239154643	XS0186400403	
3	Governing law(s) of the instrument	Governed by laws of Japan (except for subordination clause)	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	Governed by laws of the Netherlands	
Regulatory treatment									
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	
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	Solo and (Sub-) Consolidated	Solo and (Sub-) Consolidated	
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes	Subordinated Notes	
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	318	1.118	1.007	1.215	405	10.800 10	6	10.816
9	Nominal amount of instrument	JPY 50.8 billion	USD 1.5 billion	USD 1.25 billion	USD 1.5 billion	USD 500mln	EUR 10 million	EUR 10 million	
9a	Issue price	100	100	100	100	100	100	100	
9b	Redemption price	100	100	100	100	100	100	100	
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11	Original date of issuance	19-12-14	04-08-15	04-08-15	21-07-16	10-04-17	29-12-05	26-02-04	
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	
13	Original maturity date	19-12-24	04-08-25	04-08-45	21-07-26	10-04-29	29-12-25	26-02-24	
14	Issuer call subject to prior supervisory approval	n/a	n/a	n/a	n/a	yes	n/a	n/a	
15	Optional call date, contingent call dates and redemption amount	Not applicable, Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%	Not applicable, Tax and Regulatory Call, 100%	Tax and Regulatory Call, 100%	Not applicable, 100%	Not applicable, 100%	
16	Subsequent call dates, if applicable					10-04-2024			
Coupon/ dividends									
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	1,429%	4,38%	5,25%	3,75%	4,00%	4,21%	5,320%	
19	Existence of a dividend stopper	No	No	No	No	No	No	No	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	
22	Non-cumulative or cumulative	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	
23	Convertible or non-convertible	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	
24	If convertible, conversion trigger(s)								
25	If convertible, fully or partially								
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34	If temporary write-down, description of write-up mechanism								
35	Position in subordinated hierarchy in liquidation (specify instrument type immediately senior to instrument)								
36	Non-compliant transitioned features								
37	If yes, specify non-compliant features								