

## DOCUMENTS INCORPORATED BY REFERENCE

This Base Prospectus is to be read in conjunction with the relevant Final Terms and the following documents which have been previously published or are published simultaneously with this Base Prospectus and that have been approved by the AFM or filed with it and shall be incorporated in, and form part of, this Base Prospectus:

- (i) the articles of association of Rabobank (<https://www.rabobank.com/en/images/statuten-rabobank-eng.pdf>);
- (ii) the Terms and Conditions of the Rabobank Global Medium-Term Note programmes for which the respective Offering Circulars are dated 6 May 2010 (<https://www.rabobank.com/en/images/GMTN%20Offering%20Circular%202010.pdf>) and for which the respective Base Prospectuses are dated 6 May 2011 (<https://www.rabobank.com/en/images/rabobank-gmtn-2011-base-prospectus-final.pdf>), 9 May 2012 (<https://www.rabobank.com/en/images/Base%20Prospectus%20Rabobank%20GMTN%20Programme%202012%20-%20final.pdf>), 8 May 2013 ([https://www.rabobank.com/en/images/Final\\_Base%20Prospectus\\_GMTN\\_8-5-2013.pdf](https://www.rabobank.com/en/images/Final_Base%20Prospectus_GMTN_8-5-2013.pdf)), 7 May 2014 (<https://www.rabobank.com/en/images/rabobank-gmtn-2014-base-prospectus.pdf>), 7 May 2015 (<https://www.rabobank.com/en/images/final-gmtn-2015-base-prospectus.pdf>), 10 May 2016 ([https://www.rabobank.com/en/images/A31874900%20v0.0%20Rabobank%202016\\_Base%20Prospectus\\_FINAL.PDF](https://www.rabobank.com/en/images/A31874900%20v0.0%20Rabobank%202016_Base%20Prospectus_FINAL.PDF)), 10 May 2017 (<https://www.rabobank.com/en/images/rabobank-2017-base-prospectus-final.pdf>), 11 May 2018 (<https://www.rabobank.com/en/images/20180511-rabobank-2018-gmtn-base-prospectus.pdf>), 13 May 2019 (<https://www.rabobank.com/en/images/20190513-gmtn-base-prospectus.pdf>) and 26 May 2020 (<https://www.rabobank.com/en/images/rabobank-2020-base-prospectus.pdf>);
- (iii) the audited consolidated financial statements of Rabobank Group for the year ended 31 December 2018, as set out on pages 119 to 214 in relation to the consolidated financial statements and the auditors' report thereon on pages 241 to 257 of the Rabobank Annual Report 2018 (<https://www.rabobank.com/nl/images/annual-report-2018.pdf>), the audited consolidated financial statements of Rabobank Group for the year ended 31 December 2019, as set out on pages 101 to 200 in relation to the consolidated financial statements and the auditors' report thereon on pages 223 to 237 of the Rabobank Annual Report 2019 (<https://www.rabobank.com/nl/images/annual-report-2019.pdf>) and the audited consolidated financial statements of Rabobank Group for the year ended 31 December 2020, as set out on pages 107 to 210 in relation to the consolidated financial statements and the auditors' report thereon on pages 234 to 254 of the Rabobank Annual Report 2020 (<https://www.rabobank.com/en/images/annual-report-2020.pdf>); and
- (iv) the interim report of Rabobank Group for the six months ended 30 June 2021, containing the [consolidated] interim financial statements of Rabobank Group for the six months ended 30 June 2021 (together with the independent auditor's review report thereon and explanatory notes thereto) (<https://www.rabobank.com/en/images/O2-interim-report-2021.pdf>),

save that any statement contained in this Base Prospectus or in any of the documents incorporated by reference in, and forming part of, this Base Prospectus shall be modified or superseded for the purpose of this Base Prospectus to the extent that a statement contained in any document which is subsequently incorporated by reference herein by way of a supplement prepared in accordance with Article 23 of the Prospectus Regulation modifies or supersedes such statement.

*Documents Incorporated by Reference*

Any information contained in any of the documents specified above which is not incorporated by reference in this Base Prospectus is either not relevant to investors or is covered elsewhere in this Base Prospectus. Any statements on the Issuer's competitive position included in a document which is incorporated by reference herein and where no external source is identified are based on the Issuer's internal assessment of generally available information.

The Issuer will provide, without charge, to each person to whom a copy of this Base Prospectus is delivered, a copy of the documents incorporated herein by reference unless such documents have been modified or superseded as specified above, in which case the modified or superseding version of such document will be provided. Such documents may be obtained (a) from the Issuer at its registered office set out at the end of this Base Prospectus, (b) by telephoning the Issuer on +31 (0)30 2160000 or (c) from the Issuer's website at [www.rabobank.com/en/investors/funding/funding-programmes/index.html](http://www.rabobank.com/en/investors/funding/funding-programmes/index.html). The information on the Issuer's website does not form part of this Base Prospectus and has not been scrutinised or approved by the competent authority. In addition, such documents will be available, without charge, from the principal office of Rabobank (as Euronext Amsterdam Listing Agent) in the Netherlands for Notes listed on Euronext Amsterdam and from the principal office of the Arranger in England and of the Paying Agent in Luxembourg.

Except as set forth above and as otherwise specified herein, the contents of websites referenced in this Base Prospectus do not form any part of this Base Prospectus