

Rock-Solid Bank

Ratings

S&P Global **A+** | Moody's **Aa3** | FitchRatings **AA-** | DBRS **AA**

Sustainalytics

ESG Rating **5** out of 353

ESG Risk Rating **1** out of 375

Ambitions 2022

CET1 ratio
>14%

Profitability
ROE
6-7%

Cost/income
ratio
including regulatory levies
low 60%

Results 2019

as of December 31, 2019

16.3%

5.3%

63.8%

Ambitions Longer-term

CET1 ratio
>14%

Profitability
ROE
>8%

Cost/income
ratio
including regulatory levies
mid 50%

Remaining a rock-solid bank is a cornerstone of Rabobank's strategy. We strive to do the right things well, with everyone taking ownership and remaining conscious of the risks.

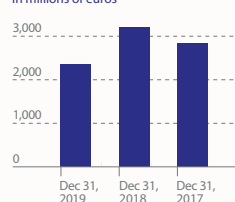
Rock-Solid Bank

Net Profit

as of December 31, 2019

2,203
EUR million

in millions of euros



Financial Capital



Equity

41.3 billion
2018 = 42.2 billion



Deposits from customers

342.5 billion
2018 = 342.4 billion



Wholesale funding

151.7 billion
2018 = 153.2 billion

Underlying profit before tax

3,294
EUR million

12-31-2018 4,193 million

-21%

Private sector loan portfolio

417.9
EUR billion

12-31-2018 416.0 billion

+0%

Volume of loans to F&A

107.2
EUR billion

12-31-2018 103.1 billion

+4%

Volume of loans to Trade, Industry and Services

119.4
EUR billion

12-31-2018 118.0 billion

+1%