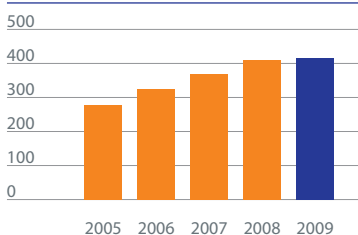
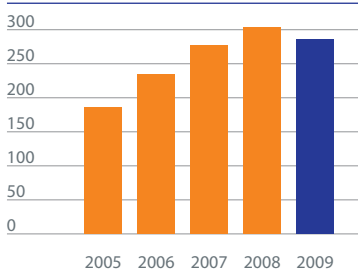


# Key figures

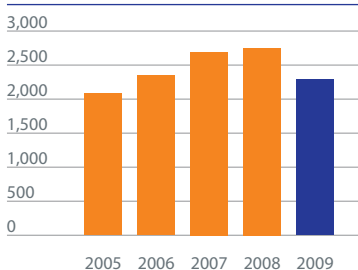
Loan portfolio  
in billions of euros



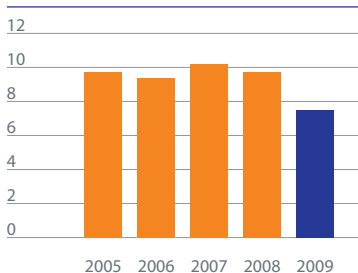
Amounts due to customers  
in billions of euros



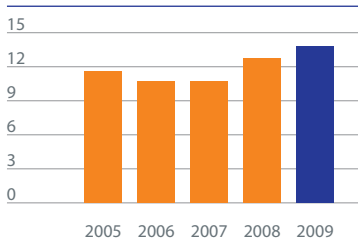
Net profit  
in millions of euros



Return on equity  
in %



Tier I ratio  
in %



Amounts in millions of euros	2009	2008	2007	2006	2005
<b>Volume of services</b>					
Total assets	607,698	612,120	570,491	556,455	506,573
Private sector loan portfolio	415,748	408,620	368,709	324,110	278,095
Amounts due to customers	286,338	304,214	276,610	234,917	186,427
Assets under management and held in custody for clients	230,400	183,600	231,800	219,300	156,200
<b>Capital position and solvency</b>					
Equity	38,098	33,459	31,409	29,377	26,349
Tier I capital <sup>1</sup>	32,190	30,358	28,518	26,391	24,860
Qualifying capital <sup>1</sup>	32,831	30,912	29,190	27,114	25,272
Risk-weighted assets <sup>1</sup>	233,372	238,080	266,573	247,458	213,901
<b>Profit and loss account</b>					
Income	11,867	11,652	11,022	10,049	9,363
Operating expenses	7,304	7,611	7,663	6,887	6,242
Value adjustments	1,959	1,189	266	450	517
Taxation	316	98	397	367	521
Net profit	2,288	2,754	2,696	2,345	2,083
<b>Ratios</b>					
Tier I ratio <sup>1</sup>	13.8%	12.7%	10.7%	10.7%	11.6%
BIS ratio <sup>1</sup>	14.1%	13.0%	10.9%	11.0%	11.8%
Net profit growth	-17%	2%	15%	13%	16%
Return on equity	7.5%	9.7%	10.2%	9.4%	9.7%
Efficiency ratio	61.5%	65.3%	69.5%	68.5%	66.7%
<b>Nearby</b>					
Local Rabobanks	147	153	174	188	248
Offices	1,010	1,112	1,159	1,214	1,249
Cash-dispensing machines	3,063	3,097	3,107	3,139	3,116
Members (x 1,000)	1,762	1,707	1,638	1,641	1,551
Client satisfaction private individuals	7.6	7.7	7.5	7.5	7.4
Foreign places of business	624	569	349	330	267
<b>Market shares (in the Netherlands)</b>					
Mortgages	30%	30%	28%	26%	23%
Savings	40%	41%	41%	39%	39%
SMEs	41%	39%	38%	38%	38%
Food and agri	84%	84%	84%	84%	83%
<b>Ratings</b>					
Standard & Poor's	AAA	AAA	AAA	AAA	AAA
Moody's Investor Service	Aaa	Aaa	Aaa	Aaa	Aaa
DBRS	AAA	AAA	AAA	AAA	AAA

1 These figures have been based on Basel II requirements since 2008.

Amounts in millions of euros	2009	2008	2007	2006	2005
<b>Personnel data</b>					
Number of employees (in FTEs)	59,311	60,568	54,737	50,573	45,580
Staff costs	3,869	4,290	4,400	4,115	3,880
Employee satisfaction	88%	86%	85%	87%	81%
Absenteeism	3.7%	3.8%	3.8%	3.6%	3.7%
Females employed	54.8%	55.1%	55.4%	55.6%	56.3%
Females in senior positions (> scale 7)	23.2%	22.1%	20.7%	19.9%	19.0%
WIA-influx	0.13%	0.20%	0.15%	0.18%	-
Training expenses	86.8	99.9	98.0	76.9	68.7
Training expenses in EUR per FTE	1,464	1,649	1,790	1,518	1,509
<b>Sustainable assets under management and held in custody</b>					
Total sustainable assets under management and held in custody for clients	16,438	11,506	14,024	3,604	3,011
Rabo Green Bonds (cumulative)	3,643	3,622	3,518	3,130	2,644
Robeco sustainable assets	3,992	3,166	5,604	296	210
Sarasin sustainable assets	8,345	4,363	4,778	-	-
Third party sustainable investment products	209	168	124	65	-
<b>Assets subject to engagement</b>					
Robeco sustainable capital subject to engagement	15,400	9,555	15,125	5,249	-
Sarasin sustainable capital subject to engagement	4,571	1,069	-	-	-
Other sustainable capital subject to engagement	126	-	-	-	-
<b>Sustainable financing</b>					
Total sustainable financing	6,455	6,228	5,188	4,257	-
Green financing (outstanding)	3,168	3,373	2,882	2,409	2,184
Loans with state guarantee	1,349	1,222	1,163	1,042	-
Stimulation loans and Growth & Innovation loans (SGR)	489	451	367	267	-
Sustainable project finance	372	313	155	105	-
Sustainable mortgages and mortgages for starting home owners	565	482	227	58	-
<b>Savings</b>					
Green savings	360	125	106	-	-
<b>Fund Management</b>					
Capital Public funds of Fund Management	2,713	2,700	2,300	2,000	-
<b>Supporting local communities</b>					
Rabobank Foundation, loans and donations	24.3	16.8	10.6	15.9	10.1
Project Funds, donations	0.8	3.7	1.1	1.3	1.6
Cooperative dividend local Rabobanks (donations)	25.8	20.4	20.3	-	-
Donations Rabobank Netherlands, Rabobank International and other ... Group entities	3.3	3.8	-	-	-
<b>Business operations</b>					
CO <sub>2</sub> -emissions attributable to business operations (x 1,000 tonnes CO <sub>2</sub> )	170.5	182.8 <sup>5</sup>	176.2	-	-
CO <sub>2</sub> -emissions per FTE (tonnes CO <sub>2</sub> )	2.8	3.1 <sup>5</sup>	3.1	-	-
Electricity usage (kWh per FTE) <sup>2</sup>	5,283	5,050	4,705	4,580	4,276
Share of green electricity <sup>2</sup>	73%	85%	85%	86%	96%
Gas usage (in m <sup>3</sup> per m <sup>2</sup> gross floor area) <sup>3</sup>	6.7	9.6	8.3	8.1	8.7
Share of green gas	48%	-	-	-	-
A4 Paper usage (kg per fte) <sup>4</sup>	33.7	39.1	45.2	48.7	50.6

2 These data cover 95% of the number of FTEs of the Rabobank Group.

3 These data cover 95% of the number of FTEs of the Rabobank Group.

4 These data cover 99% of the FTEs of Rabobank Netherlands, local Rabobanks and group entities Netherlands related to the share that is purchased centrally.

5 Restated in accordance with calculation method for 2009.