

Bank Name	ABN AMRO Bank N.V.
LEI Code	BFXS5XCH7N0Y05NIXW11
Country Code	NL

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	19,672	19,206	19,500	19,628	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,672	19,206	19,500	19,628	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	21,654	21,188	21,482	21,610	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	21,654	21,188	21,482	21,610	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	26,034	26,386	26,589	26,862	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26,034	26,386	26,589	26,862	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	110,565	117,693	124,342	126,676	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	110,565	117,693	124,342	126,676	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.79%	16.32%	15.68%	15.49%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.79%	16.32%	15.68%	15.49%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.58%	18.00%	17.28%	17.06%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.58%	18.00%	17.28%	17.06%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.55%	22.42%	21.38%	21.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.55%	22.42%	21.38%	21.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	374,474	360,779	377,423	449,999	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.78%	5.87%	5.69%	4.80%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,654	21,188	21,482	21,610	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	21,654	21,188	21,482	21,610	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	374,474	360,779	377,423	449,999	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	374,474	360,779	377,423	449,999	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.78%	5.87%	5.69%	4.80%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.78%	5.87%	5.69%	4.80%	[A.2]/[B.2]	



2022 EU-wide Transparency Exercise Capital ABN AMRO Bank N.V.

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	26,034	26,386	26,589	26,862	C 01.00 (10010,c0010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	,		,	-	C 01.00 (+0010,20010)	* * *
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	19,672	19,206	19,500	19,628		Article 50 of CRR
	A.1.1	instruments)	13,860	13,360	13,360	13,360	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,463	6,725	6,861	7,107	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,386	-1,227	-853	-366	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,574	1,489	1,144	613	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-130	-125	-120	-117	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-22	-47	-47	-37	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-93	-223	-147	-87	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-1	-1	-1	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (9) (i) and 89 to 91 of CRIV, Articles 36(1) point (4) (ii), A8(1) point (b), A4(1) point (b) and 259 of CRIV, Articles 36(1) point (b) (ii) and 379(3) of CRIV, Articles 36(1) point (b) (iii) and 379(3) of CRIV, Articles 36(1) point (b) (iii) and 153(4) of CRIV.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 249(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-62	-93	-84	-155	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-533	-652	-611	-689	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CAI (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,982	1,982	1,982	1,982	C 01.00 (+0530.c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,982	1,982	1,982	1,982	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$ \begin{aligned} &C \otimes 1.00 \left((96800, C0010) + C \otimes 1.00 \right) \\ &((97000, C0010) + C \otimes 1.00 \left((0720, C0010) + C \\ &0.1.00 \left((0740, C0010) + C \otimes 1.00 \right) ((9744, C0010) \right) \\ &+ C \otimes 1.00 \left((9748, C0010) + C \otimes 1.00 \right) ((9744, C0010) \end{aligned} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 05.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,654	21,188	21,482	21,610	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,380	5,197	5,107	5,252	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,289	5,136	5,107	5,252	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		0	0	0	0	C 03.00 (+0910,c0010) + C 01.00 (+0910,c0010) + C 01.00 (+0930,c0010) + C 0.100 (+0940,c0010) + C 03.00 (+0950,c0010) + C 01.00 (+0955,c0010) + C 03.00 (+0970,c0010) + C 03.00 (+0974,c0010) + C 01.00 (+0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	91	61	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	110,565	117,693	124,342	126,676	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.79%	16.32%	15.68%	15.49%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.58%	18.00%	17.28%	17.06%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.55%	22.42%	21.38%	21.21%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,672	19,206	19,500	19,628	[A1-A.1.13-A.1.21+MIN(A2+A1.13- A.2.2-A2.4+MIN(A.4+A.2.2- A.4.3.01,0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.79%	16.32%	15.68%	15.49%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Mama Home	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
				•			•	

⁽¹⁾ The fully baded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP COCC" — classe rate that this midd test to differences to full visided CET1 capital ratios calculated between the cardiocation basis as in the PRINT 3 disclosure



Overview of Risk exposure amounts

		RW	10-]
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %) Credit risk (excluding CCR and Securitisations) ¹	75,348	79,804	79,758	82,908	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0050, c0220, s001) + C 08.01 (r0060, c0220, s001) + C 08.01 (r0060, c0220, s001) + C 08.01 (r0060, c0220, s002) + C 08.01 (r0050, c0220, s002) + C 08.01 (r0060, c0220, s002) + C 08.01 (r0060, c0220, s002)
Of which the standardised approach	6,724	6,579	5,953	7,721	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	8,650	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	63,018	68,300	68,810	61,788	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	3,773	3,364	3,358	3,201	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	8,950	6,456	7,185	7,230	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0256, s001) + C 08.01 (r0050, c0256, s001) + C 08.01 (r0050, c0256, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	153	202	475	457	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	100	116	213	208	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,769	1,668	2,022	2,516	C 02.00 (r0520, c0010)
Of which the standardised approach	3	6	4	7	C 02.00 (r0530, c0010)
Of which IMA	1,766	1,662	2,018	2,508	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010, c940)*12.5+MAN(C 24.00(r0010, c0990),C 24.00(r0010, c1000),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	14,054	16,049	16,153	16,091	C 02.00 (r0590, c0010)
Of which basic indicator approach	604	604	533	533	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	13,449	15,444	15,619	15,558	C 02.00 (r0620, c0010)
Other risk exposure amounts	10,192	13,399	18,536	17,266	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	110,565	117,693	124,342	126,676	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L ABN AMRO Bank N.V.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	5,166	6,965	1,695	3,428
Of which debt securities income	393	515	123	252
Of which loans and advances income	4,963	6,591	1,554	3,142
Interest expenses	1,298	1.765	391	862
(Of which deposits expenses)	340	454	134	309
(Of which debt securities issued expenses)	949	1,252	297	600
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	10	1	6
Net Fee and commission income	1,219	1.664	447	895
deals or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-102	239	5	13
Gains or (-) losses on financial assets and liabilities held for trading, net	132	203	64	227
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	194	255	62	93
Gains or (-) losses from hedge accounting, net	-31	-44	6	0
Exchange differences [gain or (*) loss], net	-37	-31	19	-32
Net other operating income /(expenses)	132	198	31	69
TOTAL OPERATING INCOME, NET	5,385	7,694	1,940	3,837
(Administrative expenses)	3,904	5,255	1,202	2,397
(Cash contributions to resolution funds and deposit quarantee schemes)	256	286	207	250
(Depreciation)	145	194	49	91
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	136	179	35	77
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	77	116	-16	-14
(Other provisions)	58	63	51	91
Of which pending legal issues and tax litigation ¹	0	342	0	0
Of which restructuring ¹	0	-48	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-144	-21	100	62
(Financial assets at fair value through other comprehensive income)	0	0	0	-1
(Financial assets at amortised cost)	-144	-21	99	63
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	5	0	-4	-7
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	22	33	11	22
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,105	1,833	362	988
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	682	1,234	295	770
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	682	1,234	295	770
Of which attributable to owners of the parent	679	1,231	295	770
(1) Information available only as of end of the year				

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	75,111				68,021				76,061				71,563				IAS 1.54 (i)
Financial assets held for trading	6,352	2,200	4,047	105	4,388	959	3,341	88	5,414	1,876	3,496	42	7,356	2,234	5,054	68	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	858	90	348	420	684	90	162	433	697	94	131	472	657	84	96	477	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	42,763	42,273	1	489	42,553	42,070	1	481	40,976	40,462	102	412	40,113	39,744	1	367	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	284,697				278,021				296,322				304,378				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	593	0	593	0	552	0	552	0	304	0	304	0	160	0	160	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,967				1,442				-1,919				-5,899				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,010				3,793				3,988				3,557				
TOTAL ASSETS	417,352				399,454				421,843				421,885				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairr	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	42,764	0	0	-1	0	0	42,554	0	0	-1	0	0	40,977	0	0	-2	0	0	40,113	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	257,826	22,381	7,046	-160	-375	-2,035	252,490	21,246	6,697	-163	-360	-1,901	271,285	20,895	6,582	-218	-375	-1,858	280,458	20,237	6,066	-251	-380	-1,764	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	5,727	4,496	4,278	4,918	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	914	892	311	238	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	384,995	368,335	390,111	390,105	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	555	535	392	275	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,118	1,196	1,169	1,131	IAS 37.10; IAS 1.54(I)
Tax liabilities	19	97	22	12	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,097	1,904	3,227	2,679	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	395,425	377,454	399,509	399,358	IAS 1.9(b);IG 6
TOTAL EQUITY	21,927	21,999	22,333	22,528	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	417,352	399,454	421,843	421,885	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

	(min EUR)		Carrying	j amount]
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		5,003	4,344	3,786	3,799	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOIT POSITIONS	Debt securities	1,185	654	842	1,346	Annex V.Part 1.31
	Central banks	36,632	34,760	36,689	37,027	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	5	4	4	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,920	3,907	3,581	3,204	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,896	2,970	2,873	2,510	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,395	3,451	6,988	6,989	Annex V.Part 1.42(c),44(c)
Donneite	of which: Current accounts / overnight deposits	2,528	1,524	1,965	2,372	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	54,833	40,882	61,328	60,747	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	23,474	24,889	29,820	29,864	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	79,522	87,103	83,292	84,067	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	74,767	81,878	78,317	78,618	ECB/2013/33 Annex 2.Part 2.9.1
	Households	128,842	128,879	130,272	132,454	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	122,014	122,057	123,492	125,484	Annex V.Part 1.42(f), 44(c)
Debt securities issued		71,093	67,236	63,830	61,088	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	6,599	7,549	7,416	7,658	Annex V.Part 1.37
Other financial liabilities		3,767	3,041	4,484	4,814	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		392,191	374,257	395,092	395,536	



2022 EU-wide Transparency Exercise Market Risk

ABN AMRO Bank N.V.

	SA					1	M									IN	1					
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (/	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
,	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	12/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk	3 3 0 0 0 0	4 4 0 0 0 0	15 6 7 0 0	5 2 3 0 0	78 56 35 0 0 4	21 14 10 0 0 0							15 7 9 0 0	3 3 2 0 0	75 51 36 0 0 0	17 15 7 0 0						
Commodities risk	0	0	0 11	0	0 75	0 16	46	55	0	0		1.766	0	0	67	0	54	20		0	_	1.662
Total	As of 31/03/2022	As of 30/06/2022	11		73	As of 31,		33				1,700	12	3		As of 30/0	•	36	Ů		•	1,002
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	3 3 0 0 0 0 0	5 5 0 1 0 1 0 0 0	18 9 11 0 0 1 1	10 2 4 0 0 0 0	85 67 40 0 0 2 0	25 17 10 0 0 0 0 0	59	63	0	0	0	2.018	36 22 19 0 0 1	13 7 7 0 0 0 0	94 71 50 0 0 2 0	22 14 13 0 0 0 0	75		0	0		2,508

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



	ı													
		Standardised Approach												
		As of 30/09/2021 As of 31/12/2021												
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(min EUR, %)													
Consolidated data	Central concernments or central basisk Marked op communes or both antimetric Marked op communes or both antimetric Multilateral Development Banks Establishes Contral Con	59) 0 0 1,106 5,276 23,628 18,144 2,831 7,982 7,982 151 559 0 0 0	64 0 0 1,105 5,276 13,126 7,334 1,325 3,703 397 554 148 137 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	218	21 0 0 1,083 5,332 25,831 19,567 2,611 7,562 7,44 151 531 0 0	31 0 0 1,083 5,332 13,799 6,307 1,043 3,421 3366 403 150 0 0	2 2 0 0 0 0 0 0 1,248 5,569 870 2,495 225 145 5,56 1773 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0						
	Other exposures Standardised Total ²	105 57.541	105 31.406	52 11.285	349	84 60.428	30,595	46 9,744	287					
		(*) Original exposure, unlike Exp												

Organic operant, units Epocars wasks, in reported before taking pits accorder any effect of sub to confict convenient factors are could not indigation inchrogates (e.g., substitution effects).
(5) Standerdeals of lower has not histable this Contraction position value in the wasked prot to the 2020 secretaries.
Only the most related countries are disclosed. These have been selected under the followings rule: Countries of counterparty covering up to 55% of total original exposure or Top 10 countries are leaded by origin calculated as of letting any countries.

		Standardised Approach							
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	40	P.				22		
	Central governments or central banks Regional governments or local authorities	48	54	9		13	23	2	
	Regional governments or local authorities Public sector entities	o o		0			0		
	Multilateral Development Banks	o o		o o		0	0	0	
	International Organisations	ō	ō	i o		ō	ō	ō	
	Institutions	7,090	4,118	896		7,218	3,159	678	
	Corporates	4,571	2,651	2,307		4,998	2,965	2,375	
	of which: SME	1,826	792	559		1,791	630	536	
	Retail	7,724	3,615	2,640		7,304	3,335	2,431	
NETHERLANDS	of which: SME	741	397	227		716	395	226	
NETHERDANDS	Secured by mortoages on immovable property	682	554	197		414	403	145	
	of which: SME	151	148 107	54 137	174	151 433	150 112	56 138	
	Exposures in default	4/0	107	137	174	433	112	130	110
	Items associated with particularly high risk Covered bonds	o o		0			0		
	Claims on institutions and corporates with a ST credit assessment	o o	0	o o		0	0	0	
	Collective investments undertakings (CIU)	ō	ō	i o		ō	ō	ō	
	Equity	0	0	0		0	0	0	
I	Other exposures	105	105	52		84	84	46	
	Standardised Total ²				305				240

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30,	09/2021		As of 31/12/2021				
	(refer FIR %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
GERMANY	Control accommenda or control hashas Menhadi accommenda or control hashas Public accide antifica Public accide antifica Public accide antifica Fastilitation Fastilitation Fastilitation Fastilitation Generalitation Generalitation	10 0 0 0 0 4,235 1,997 303 157 0 0 0 22 2 0 0 0	10 0 0 0 0 4,175 770 209 0 0 0 17 17 0 0 0	0 0 0 0 90 555 130 44 0 0 0 23 3 0 0	2	8 0 0 0 0 7,286 1,118 156 0 0 0 21 0 0 0 0 0	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	358	3	
	Standardised Total ²				2				3	

				Standardisi	ed Approach			
		As of 30,	/09/2021		As of 31/12/2021			
(min EUR, %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Combined descentiments or control hanks registed glor manner or local authorities registed glor manner or local authorities facilitations of productions facilitations of productions commission of manner of productions of manner of productions facilitations of manner of productions facilitations facilitations	190 6,87 4,122	2,666	0 0 0 225 550 0 0 0 0 0 0 0 0	0	0 0 1 1 1888 6,489 5,137 0 0 0 0 0 0 0	0 0 1 1 1888 1,915 874 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 258 874 0 0 0 0 0 0	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other over funds reductions related to the exposures, but includes general countries designations and related and the exposures, but includes general countries adjustments of the adjustments.								
					Standardisi	ed Approach				
		As of 30/09/2021				As of 31/12/2021				
	(min EUR, *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
FRANCE	Control accordance or control sales of Sectional conversales to local authorities Ambient of the control of the control of Multifactor Exvisionment Banks International Consolation Control of Consolation	0 0 0 252 252 388 1,096 545 10 0 0 14 0 0 0 0	0 0 0 252 377 599 293 3 0 0 0 7 7 0 0	0 0 0 0 8 497 195 2 0 0 11 0 0 0		0 0 0 250 250 161 1,064 461 11 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 153 550 246 0 0 0 0 0	0 0 0 0 3 455 196 2 0 0 0 10 10 0 0 0	1	
	Standardised Total ²				1				1	



EBA WHOTHAN 2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach	
ABN AMRO Bank N.V.	

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Real Multi Index Corp of Corp	their developments or centred havins below of commonsters. Hilliance I Constitution in the constitution in the constitution in the constitution in the constitution of constitution in the constitution of constitution in the constitution of constitution in the consti	0 0 13 41 710 2,988 9 15 0 0 0 0 0	0 0 41 41 710 584 2 4 0 0 0 0 0 0	0 0 0 14 584 2 3 0 0 0 0 0	0	0 0 43 0 583 2,158 13 0 0 0 10 0 0	0 0 43 43 588 526 2 2 3 0 0 0 0 0 0	0 0 0 12 526 2 3 0 0 0 0 0	0

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own hands educations related to the exposures, but microbine general counterparty excludes those for securitisation exposures, but microbine general country of counterparty excludes those for securitisation exposures, but microbine general country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own hands educations related to the exposures, but microbine general country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own hands educations related to the exposures of the exposure of the									
					Standardise	d Approach					
			As of 30,	/09/2021		As of 31/12/2021					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
BELGIUM	Control Construence or Control	0 0 0 2,045 20 159 153 23 0 0 0 0 0	0 0 0 2,445 267 3 7 7 0 0 0 0	0 0 0 0 10 10 57 5 5 0 0 0 0 0 0 0 11 10 10 10 10 10 10 10 1	1	0 0 2,191 143 143 23 0 0 0 0 0	0 0 0 2,191 19 55 4 7 7 0 0 0 0 0		1		
	Standardised Total ²				1				1		

		(a) note which ediploit interfaces and produced a plan country or								
					Standardise	d Approach				
			As of 30/	09/2021		As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
LUXEMBOURG	Control occurrence or control and control of	0 0 779 968 942 0 0 0 0 0 0 0	0 0 779 988 0 41 1 0 0 0 0 0 0	0 0 0 0 41 0 0 0 0 0 0 0		0 0 0 755 963 4 0 2 2 0 0 0 0 0 0	0 0 0 7555 963 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
		As of 30/09/2021				As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	(min EUR, %) Central governments or central banks	0		0		0				
	Regional governments or local authorities	0	0	0		o o	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	0	0	0		0	0	0		
	Corporates	1,403	444	444		1.586	380	380		
	of which: SME		0	0		0	0	0		
	Retail	2	0	0		2	0	0		
SINGAPORE	of which: SME	0	0	0		0	0	0		
JINGAI OKL	Secured by mortoaces on immovable property	0	0	0		0	0	0		
	of which: SME Exposures in default			0		0	0			
	Items associated with particularly high risk	i i	o o	o o		o o	ů o	ŏ		
	Covered bonds		0	0		o o	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures Standardised Total ²			0		U		0		

		(a) Your hade appearance and profession jan 10 country on the control of the country of the coun								
					Standardise	ed Approach				
		As of 30/09/2021				As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²	
	(min EUR, %) Central governments or central banks	0		0		0	0	0		
	Regional governments or local authorities	0		0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	6	6	0		10	10	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	24	24	1		25	25	1		
	Corporates	457	349	349		309	149	149		
	of which: SME	3	1	1		3	1	1		
	Retail	6	1	1		6	2	1		
SWITZERI AND	of which: SME	0		0		0	0	0		
	Secured by mortoages on immovable property of which: SMF	0		U		0	0	0		
	or which: sme Exposures in default	0		0	0	0	0			
	Items associated with particularly high risk	0		0	Ü	0	0			
	Covered bonds	0		0		i i	0	0		
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	0	o o		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0		0		0	0	0		
	Standardised Total ²									

		expasses, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²	
	(min EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks International Organisations	0		0		0	0	0		
	Institutions Corporates	0		0		0	0	0		
NORWAY	of which: SME Retail of which: SME	0		0		0 1 0	0	0		
	Secured by mortoaces on immovable property of which: SNE Propositions in default	0		0		0	0	0		
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0		
	Other exosures			0	0	0		0		



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	ABN AMRO Bank N.V.								
					Standardise	ed Approach			
		As of 31/03/2022 As of 30/06/2022							
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated data	Control deveronmenta no control hanks (seguinal governmenta no control hanks (seguinal government or hood authorities should be control to the control of	35 0 0 1,040 5,364 18,574 1,442 5,893 55 30 409 0 0 0 0 0	50 0 1,00 5,34 17,22 6,447 95 3,166 338 301 0 0 0 0	5 0 0 0 1,597 5,761 741 2,269 193 10 15 17 0 0 0 0 0	177	56,402 3,983 3,1953 1,159 4,946 30,766 20,828 1,374 5,809 5,72 473 5,72 0 7,7 0 0 0	99,504 3,560 1,688 1,191 4,653 18,879 8,022 1,024 3,053 311 445 51 168 0 7 7 0 0 0 99	1,507 7,071 678 2,234 178 156 18 195 0 0 0 0	311
	Standardied Total 2	58.982	33.947	9.950	302	167.389	140.439	11.949	424

		calculated as of last quarter							
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	27	42	5		70.903	70.891	123	
	Regional governments or local authorities	0	0			152	10	1	
	Public sector entities	0	0	0		55	153	83	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,261	4,216	847		7,064	3,845	815	
	Corporates	3,765	2,944	2,064		4,015	3,106	2,194	
	of which: SME	552	437	337		434	351	276	
	Retail	5,726	3,040	2,219		5,641	2,985	2,183	
NETHERLANDS	of which: SME	574	338	193		528	311	178	
NETTIERDANDS	Secured by mortoages on immovable property	325	301	104		454	427	150	
	of which: SME	50	49	16		40	40	15	
I	Exposures in default	327	105	133	130	338	110	144	129
	Items associated with particularly high risk	0		0			0	0	
	Covered bonds	0	U	0			U	0	
I	Claims on institutions and corporates with a ST credit assessment		U				U	0	
	Collective investments undertakinos (CIU) Equity	0	0				0	0	
	Other exposures			42		23	23	12	
	Other excosures Standardised Total ²	- 00		42	255		43	13	239

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(min SUR, 16)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central oversements or central sharing subsidiat oversements or local arthroties subsidiated oversements or local arthroties subsidiated by the subsidiated subsidiated by the subsidiated l'entrandiand Possissiones Banks l'entrandiand Possissiones l'entrandiand Possissiones l'entrandiand Possissiones d'arthroties d'arthroties d'arthroties subsidiated subs	8 0 0 0 0 8,149 1,161 148 48 0 0 177 0 0 0 0	8 0 0 8,094 401 115 55 0 0 14 0 0 0	0 0 0 0 166 378 85 42 0 0 0 0 0		\$,000 1,177 1,912 0 0 10,655 1,193 174 148 0 0 0 0 0 0 0 0 0	7,032 1,466 367 0 10,532 455 139 56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42 0 0 0 0 215 420 104 42 0 0 0 0 0 0	
l	Standardised Total ²				3				3

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mh EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		7,358	7,358	0	
	Public sector entities	ő	ő	ő		ŏ	ő	ő	
	Multilateral Development Banks International Organisations	0 258	0 257	0		25 236	25 236	0	
	Institutions	6,590	2,847	356		7,570	2,230	259	
	Corporates	5,592	1,096	1,096		6,164	1,257	1,257	
	of which: SME Retail	0	0	0		1	1	1 0	
	of which: SME	ô	ů o	ŏ		ô	ů ů	ő	
JNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
UNITED STATES S	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0		0	1	0	0	
	Covered bonds	0	0	o o		ŏ	0	ő	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity Other exposures		0			1	1	1	
	Other Exposures				-	-	-	-	

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central overcomments or central sharks And State of the Central sharks Multifaction of the Central sharks Commontation Commontat	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 241 241 266 303 471 266 0 0 0 0	0 0 0 0 7 420 157 1 0 0 0 7 7	0	2,500 861 232 0 339 1,342 516 2 0 9 8 12 0 0	4,364 311 557 232 232 331 746 340 1 0 8 8 7 7 0 0 0	56 6 42 0 0 7 6722 2655 1 1 0 2 2 2 100 0 0	
	Other exposures Standardised Total ²	0	0	0		ō	0	0	
	Standardised Total*	(1) Original exposure, unlike Ex							



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach ABN AMRO Bank N.V.

	ABN AMRO Bank N.V.								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control on commence of control shadowing and control of control shadowing and control shadowing and control co	0 0 42 2,74 3,695 363 2 0 0 0 0 0	0 0 0 44 47 744 1999 0 0 0 0 0 0 0	0 0 0 15 710 16 16 10 0 0 0		515 0 0 1,088 3,345 22 0 6 0 1 1 0 0 0	515 0 69 4 4 1,1048 7977 1922 1 1 0 6 0 0 0 0 0 0	18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike E	posure value, is reported befo	e taking into account any effec	t due to credit conversion factor	s or credit risk mitigation techni	ques (e.g. substitution effects)		

		encourses. But includes control credit risk adjustments. Standardised Approach												
					Standardise	d Approach								
			As of 31	/03/2022			As of 30	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²					
	(min EUR, %)													
	Central governments or central banks	0 0 0 0 2,921 2,941 0 0 0 0 313 313 0 0 107 129 33												
	Regional governments or local authorities Public sector entities	0	U	0				22						
	Public sector entities Multilateral Development Banks	0				107	129	33						
	International Organisations	2.247	2,247	ů		1,899	1,899	0						
	Institutions	21	21	10		23	23	12						
	Corporates	95	39	39		713	329	329						
	of which: SME	1	0	0		14	0	0						
	Retail	6	4	3		6	4	3						
BELGIUM	of which: SME	0	0	0		0	0	0						
DELGIUM	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	2	1	1	1	39	?	7						
	Items associated with particularly high risk Covered honds	0	0	0		0	0	0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment						0							
	Collective investments undertakings (CIU)	ů	i i	ů		ů	0	0						
	Family	o o	i i	l ő		ŏ	0	l ő						
	Other exposures	0	0	0		0	0	0						
	Standardised Total ²				1									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit mix mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty enducies those for securitisation supposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks					323	323		
LUXEMBOURG	Recional commenciar or local authorities Public eactor entities Head location entities Head	0 0 71:9 962 1 0 0 0 0 0 0 0 0 0 0	0 0 719 962 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	833 927 0 28 6 6 0 0 0 0	0 0 833 34 9 0 0 0 0 0	0 0 7 7 9 0 0 0 0	0
	Other exposures	0	0		0	0		0	
	Standardised Total ²				0				

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nisk mispation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments ar exposures, but includes gener		interparty encludes those for se	curitisation exposures, additiona	il valuation adjustments (AVAs) i	and other own funds reduction	s related to the	
					Standardise	ed Approach			
			As of 31)	03/2022			As of 30/	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min ELR, %) Central governments or central banks					878	878		
	Central governments or central banks Regional governments or local authorities	0	0	0		0/0	0/0	0	
	Public sector entities	ō	ō	0		ō	i o	o o	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0		0	
	Corporates	1,524	330	330		1,552	432	432	
	of which: SME	0	0	0		0		0	
	Retail of which: SME	0	0	0		0		0	
SINGAPORE	Secured by mortgages on immovable property	0		0					
	of which: SME	ů ů	0	0		0		0	
	Exposures in default	o o	ō	0	0	100	i o	o o	100
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				100

Compared September Compare			exposures, but includes gener		anorparty excludes tridse for se	curasiation exposures, additions	i variación adjuschients (AXAS)	and other own rungs reduction	is related to the	
Contract contract contract section Section Contract contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Contract contract Con						Standardise	ed Approach			
Control occurrence or central blanks Control occurrence of central blanks Control occurrence of central blanks Control occurrence oc				As of 31,	/03/2022			As of 30	06/2022	
Control department or control to blanks 0 0 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Growed bands Growed Grow Growed Growed Growed Growed Growed Growed Growed Growed Growed	Reals Publish Mutti Interes Instit Control SWITZERLAND SWITZERLAND Temor Claim Claim College Gaylor College	In discoverement or control hands and converement or local authorities (blacked Development that is martinary Ornatations Blacked Development thanks martinary Ornatations Blacked Development thanks and and a second ornatations Blacked Development thanks and a second ornatations and a second ornatations and a second ornatations and a second ornatations and a second ornatation ornatation and a second ornatation and a secon		0 0 14 0 25 124 10 0 0 0 0 0 0	0 0 0 0 1 1 124 0 0 0 0 0 0	0	0 0 37 0 26	209 0 37 26 166 0 0	0 0 0 1 1 1888 0 0 0 0 0 0 0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit nik mitigation storiniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene		unserparty excuses those for se	Carasacon exposores, aparcon	racacon aquacinans (AIAs)	and delet dell lands reducted	IS PERSON IN THE	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
NORWAY	Could be growned to Could's Mark 101 %, a) Could be growned to Could be growned to the gr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	14	000000000000000000000000000000000000000	
	Standardised Total ²				0				

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

ABN AMRO Bank N.V.

							IRB Ap	proach					
				As of 3	0/09/2021					As of 3	1/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and	Original E	•	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	107,445		109,660	844	13	2	100,874	7	103,152	840	53	2
	Institutions	10,699	0	9,265	2,165	0	0	8,606	9	7,034	1,589	10	0
	Corporates	130,397	7,395	96,838	51,668	5,816 320	2,084	136,174	6,753 380	103,254	52,211	4,802	2,065
	Corporates - Of Which: Specialised Lending	18,078	617 2.190	15,272	6,072	320 1,684	211	18,756	380 2.081	15,954	6,239	354 1.133	133
	Corporates - Of Which: SME Retail	31,387	1,532	26,514	11,419		468	32,161	1,795	27,497	11,488		518
	Retail - Secured on real estate property	176,583 164,809		169,499 162,827	12,297 10.521	663 443	262 131	175,948 164.659	1,795	169,544 163,334	16,574 14,847	1,575 1.356	222 110
	Retail - Secured on real estate property - Of Which:		1,163	3,576	865	52	24	3.770	115	3.510	540	62	20
Consolidated data	Retail - Secured on real estate property - Of Which:			159.251	9.656	391	97	160.888	1.329	159.824	14.306	1.294	80
	Retail - Qualifying Revolving	5.957	47	1.761	245	56	24	5.359	28	1.321	140	45	0
	Retail - Other Retail	5.821	301	4.911	1.531	165	108	5.930	322	4,888	1.588	174	113
	Retail - Other Retail - Of Which: SME	3,548	233	2.854	929	134	82	3,483	229	2.823	838	123	72
	Retail - Other Retail - Of Which: non-SME	2,272	69	2,057	602	31	26	2,446	93	2,065	750	51	41
	Equity	1,051	0	1,051	3,773	0		841	0	841	3,364	0	
	Other non credit-obligation assets				1,833						1,561		
	IRB Total ³				72,580						76.139		

(1) Original exposure, until Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation techniques (e.g., subditidion effects).
(2) Bit Task does not include the Sacrotification position unline in the results piers to the SACTS services.
(3) Only the most informative cuttomize are discounted. These hand beam instituted under the following rule: Countries of counterparty covering up to 59% of total original exposure or Top 10?

							IRB Ap	proach					
				As of :	0/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments			Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	76,627 1,330	0	77,083 1,279	234 498	0	0	70,334 1,206	0	70,875 1.077	157 431	0	0
	Corporates	86.053	5.816	62.781	33.893	3,862	1.538	92,269	5.417	69.464	34.726	3.100	1.513
	Corporates - Of Which: Specialised Lending	7,469	105	6,368	2,370	101	19	8,472	35	7,358	2,538	60	10
	Corporates - Of Which: SME	28,005	2,092	24,046	10,511	1,529	453	28,860	1,979	25,088	10,594	971	498
	Retail Retail - Secured on real estate property	175,953 164,270	1,514 1,174	168,904 162,305	12,170 10.426	647 432	258 128	175,330 164,129	1,776	168,956 162,809	16,475 14.770	1,559 1.348	220 108
	Retail - Secured on real estate property - Of Which: SMI		1,174	3,568	864	52	34	3.761	17454	3,502	539	62	29
NETHERLANDS	Retail - Secured on real estate property - Of Which: nor			158,737	9,563	380	94	160,368	1,319	159,308	14,231	1,286	78
	Retail - Qualifying Revolving	5,957	47	1,761	245	56	24	5,359	28	1,321	140	45	0
	Retail - Other Retail	5,725	293	4,838	1,498	160	106	5,841	313	4,825	1,565	166	112
	Retail - Other Retail - Of Which: SME	3,546	233	2,852	927	133	82	3,481 2,360	229 85	2,821	837	123	72
	Retail - Other Retail - Of Which: non-SME Equity	2,180 797	60	1,986 797	570 2.608	26	24	2,360 642	85	2,005 642	729 2.271	44	40
	Other non credit-obligation assets	737		- 7.27	2,000	Ů	Ů	012		012	4,474	Ů	Ů
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	7,455	0	7,773	22	0	0	7,596	0	7,902	26	0	0
	Institutions	1,520	0	1,364	414	0	0	862	0	706	171	0	0
	Corporates	5,252	23	3,536	1,556	101	7	5,729	25	4,084	1,973	86	10
	Corporates - Of Which: Specialised Lending	346	0	282	102	0	1	485	0	362	172	0	1
	Corporates - Of Which: SME	888	6	526	124	24	1	876	5	518	116	24	1
	Retail	70 54	3	65	16	1	1	74	3	70	14 10	2	1
	Retail - Secured on real estate property	54	2	52	10	0	1	59	2	60	10	0	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OLIGINATI	Retail - Secured on real estate property - Of Which: non-S	54	2	52	10	0	1 0	59	2	60	10	0	1 0
	Retail - Qualifying Revolving	0	0	0	U	0		0	0		0		
	Retail - Other Retail	16	2	13	6	0	0	15	2	10	4	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0			0
	Retail - Other Retail - Of Which: non-SME	16	2	13	ь	0	0	15	2	10	4	2	0
	Equity	72	0	72	137	0	0	77	0	77	146	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		inks and central governments	6,770	0	6,770	1	0	0	6,659	0	6,659	2	0	0
	Institutio		693	0 07	662 2.980	57 1.499	125	0	703	74	675 2.457	76 970	0 84	0
	Corporate		4,384 1,044	9/	2,980 792	1,499	1125	19 14	3,380 498	63	2,457	281	75	19 14
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	35	84	33	688	112	19	498 36	6.5	391	281	/5	14
	Retail	corporates - Or Willot: SHE	38		38	, 4	0	0	37	0	33	1 2	0	0
	Policiani	Retail - Secured on real estate property	37		37	, a		0	37	0	37	1 2		0
		Retail - Secured on real estate property - Of Which: SME	0	ō	0	ó	ō	ō	0	ō	0	i i	ō	ō
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SP	37	0	37	4	0	0	37	0	37	4	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity		52	0	52	155	0	0	59	0	59	180	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	3,778 2.550	0	4,679 1,715	69 275	0	0	3,132 2.076	0	4,034 1,243	66 235	0	0
	Corporates	3,835 176	30	2,927	1,298 36	26 0	8	3,773 155	36	2,841	1,312	62	15
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	963	19	155 854	36 301	16	1	926	20	131 860	318	22	2
	Retail	49	0	49	14	0	ō	49	0	49	8	0	ō
	Retail - Secured on real estate property	39	0	39	9	0	0	39	0	39	6	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	4 35	0	4 35	0	0	0	4 35	0	4 35	1 6	0	0
-	Retail - Qualifying Revolving	0	ő	0	ó	0	o o	0	o o	0	ő	0	ő
	Retail - Other Retail	10	ō	10	4	ō	ō	10	ō	9	2	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	10 10	0	10	4 610	0	0	9	0	9 10	2 628	0	0
	Equity Other non-credit-obligation assets	10	0	10	610	0	0	10	0	10	628	U	
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

ABN AMRO Bank N.V.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1,608	0	1,617	27	0	0	1,795	0	1,804	37	0	0
	Institutions	0	419	0	0	0	60	0	0	0	0	0 716	0
	Corporates	9,677 1,909	419	8,321 1.489	5,721 859	973	60	9,246 2.014	264 13	7,536 1.502	5,094 958	716	70
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,909 854	48	1,489	183	39	1 2	2,014	13	1,502	958 191	43	2
	Retail	75	20	68	6	0	0	74	3.3	68		1	
	Retail - Secured on real estate property	65	0	63	5	0	0	64	2	62	7	1	
	Retail - Secured on real estate property - Of Which: SME	0	ő	0	ő	ő	ő	0	ô	0	ó	ō	ő
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	65	0	63	5	0	0	64	2	62	7	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	2	5	1	0	0	11	2	6	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	2	5	1	0	0	11	2	6	2	0	0
	Equity	29	0	29	84	0	0	29	0	29	85	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effec

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	3,229	0	3,279	19	0	0	3,391	0	3,439	3	0	0
	Institutions	78	0	75	13	0	0	64	0	62	9	0	0
	Corporates	3,592	240	2,669	1,789	388	103	4,138	227	3,266	2,222	421	96
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	117 185	37	96 164	21 134	0 59	0	163 200	35	121 177	39 116	43	0
	Corporates - Ut Which: SME Retail	185	32	123	139	59	8	121	35	117	116 29	43	9
	Retail - Secured on real estate property	108	1	123	40 31	6	1	121	3	100	23	6	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	108	2 0	104	31 0	3	1	100	2	100	0	3	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-Sh	106	2	103	31	2	ĭ	98	2	98	23	2	0
	Retail - Qualifying Revolving	0	â	0	0	0	n n	0	n	0	0	0	0
	Retail - Other Retail	21	2	18	9	3	1	21	2	16	6	3	0
	Retail - Other Retail - Of Which: SME	1	ō	1	1	ō	i i	1	ō	1	1	0	ō
	Retail - Other Retail - Of Which: non-SME	20	2	17	8	2	1	20	2	15	5	2	ō
	Equity	3	0	3	12	0	0	3	0	3	12	0	0
	Other non credit-obligation assets												
	IRB Total												

19 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	291	0	291	0	0	0	290	0	290	0	0	0
	Institutions	176	0	175	35 769	0	0	67	0	66	26	0	0
	Corporates	2,607	1	2,206		0	- 4	3,024 481	0	2,576 428	1,049		1 1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	297 113		271 109	108 31	0	0	481 97	0	93	211 30		2
	Retail	113	1	109	31	0	2	97	0	93	30		0
	Retail - Secured on real estate property	5	0	6	0	0	0		0	1 1	0		0
	Retail - Secured on real estate property - Of Which: SME	3		3		0	0	,	0	,			0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-Sh			e e		0		4	0	4	0		0
	Retail - Qualifying Revolving	n n	0	ő	0	0	0	n n	0	n n	ů .	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	1	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	1	0	1	1	0	0	1	0	1	1		
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	947	0	947	0	0	0	794	0	794	0	0	0
	Institutions	4	0	3	4	0	0	6	0	4	7	0	0
	Corporates	653	91	501	174	0	91	546	93	457	140	0	93
	Corporates - Of Which: Specialised Lending	405	0	289	85	0	0	346	0	288	84	0	1
	Corporates - Of Which: SME	18	0	17	5	0	0	6	0	5	2	0	0
	Retail	23	0	20	3	0	0	22	0	21	2	0	0
	Retail - Secured on real estate property	20	0	17	2	0	0	19	0	19	2	0	0
INGAPORE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INGAPORE	Retail - Secured on real estate property - Of Which: non-Sh	20	0	17	2	0	0	19	0	19	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	0	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	0	0	0	3	0	2	1	0	0
	Equity	15	0	15	29	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

TO Original opposance, writine Episoance value, is reported before taking into account any effect due to credit connection flators or credit risk militagation bedringues (e.g., au-bibliution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	140	0	140	0	0	0	88	0	88	0	0	0
	Institutions	670	0	663	65	0	0	583	0	570	89	0	0
	Corporates	1,182	55	699	490	23	0	1,128	56	614	386	23	2
	Corporates - Of Which: Specialised Lending	51 27	0	41	23	0	0	40	0	31	12	0	0
	Corporates - Of Which: SME Retail	27 47	0	23 46	11	0	0	39 45	0	31 45	12		0
		47	2	45 45	3	0	0	45	0	45	1		0
	Retail - Secured on real estate property	9/	2	45	3	0	0	45	0	45	1		0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh		0	45	0	0	0	45	0	45	0		
	Retail - Qualifying Revolving	47	2	45	3	0	0	43	0	45	7		0
	Retail - Other Retail	0	0	0	0	0	0		0	0			0
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0		o o		0
	Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	0	0		o o		0
	Equity	3	0	3	6	0	0	3	0	3	6	0	0
I	Other non credit-obligation assets			,		_	Ů		Ů			Ů	i i
	IRB Total												

	value adjustme
Control banks and central governments Cont	adjustme
Control books and central preventments 0 of select 0	
Institutions 728 0 726 0 0 708 0 706 64 Corporates 2,226 307 1,825 932 64 139 2,055 232 1,869 599	f which: provision
Corporates 2,236 307 1,825 932 64 199 2,055 232 1,690 959	0 0
Corporates - Of Which: Specialised Lending 1,276 305 1,099 483 51 199 1,114 214 996 510	191 100
	160 88
Corporates - Of Which: SME 7 0 7 7 0 0 6 0 6 5 8 8441 2 0 2 0 0 0 2 0 1 0	0 0
NetSall - Secured on real estate property	0 0
Charles Coursed and Arthurs and College Charles Charle	0 0
NORWAY Retail - Secured on real estate property - Of Which non-St 2 0 1 0 0 0 0 1 0 1 0 1 0	0 0
Retail - Qualifying Revolving 0 0 0 0 0 0 0 0 0 0	0 0
Retail - Other Retail 0 0 0 0 0 0 0 0 0 0	0 0
Rebail - Other Rebail - Of Which: SME 0 0 0 0 0 0 0 0 0 0	0 0
Retail - Other Retail - Of Which: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0
Equity 3 0 3 6 0 0 1 0 1 2 Other non cradit-obligation assets	0 0
Uther non credit-deligation assets IRB Total IRB Total	

Credit Risk - IRB Approach

ABN AMRO Bank N.V.

								IRB A	proach					
					As of 3	1/03/2022					As of 3	0/06/2022		
			Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	• aloc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central b	anks and central governments	106,818	4	109,037	958	13	2	0	0	0	0	0	0
	Institutio		9,597	1	8,078	1,946	0	1	10,168	0	9,104	2,362	0	1
	Corporati	Corporates - Of Which: Specialised Lending	137,714 18.726	6,530 433	105,282 16.130	52,083 6,206	4,624 577	2,021 174	138,153 18.824	5,697 391	106,294 16.212	54,443 7,534	3,742 197	1,731 142
		Corporates - Of Which: SME	32,024	1.861	27.513	11.199	962	541	32.158	1.618	27.909	11.532	968	450
	Retail	curpulates - or willor: SHE	174.063	1,736	168.168	16,601	1.562	254	171.124	1,577	165.299	16.313	1.457	275
	- Colom	Retail - Secured on real estate property	162,703	1,413	161,696	14,720	1,337	130	160.016	1,277	158,997	14.591	1,239	196
		Retail - Secured on real estate property - Of Which: SME	3.747	109	3.501	642	66	33	3.712	110	3,462	546	54	45
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	158,956	1,304	158,195	14,077	1,270	97	156,305	1,167	155,535	14,045	1,185	151
		Retail - Qualifying Revolving	5,288	27	1,326	138	43	15	5,299	25	1,354	136	41	14
		Retail - Other Retail	6,072	296	5,146	1,743	182	109	5,808	275	4,947	1,586	178	114
		Retail - Other Retail - Of Which: SME	3,347	206	2,741	942	136	71	3,230	190	2,645	841	125	77
		Retail - Other Retail - Of Which: non-SME	2,725	89	2,405	802	47	38	2,578	85	2,302	745	53	37
	Equity		835	0	835	3,358	0		797	0	797	3,201	0	
		redit-obligation assets				1,636						1,547		
	IRB Total	P .				76,582						77,866		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	74,650	0	75,157	128	0	0	0	0	0	0	0	0
	Institutions	1,285	1	1,154	439	0	1	1,810	0	1,632	483	0	1
	Corporates - Of Which: Specialised Lending	92,952 8.633	4,872	70,301 7.628	34,453 2.597	2,701	1,387	89,101 8,490	4,272 78	67,050 7.567	33,406 3.107	2,550	1,228 21
	Corporates - Of Which: SME	28.694	1.767	25.067	10.349	839	519	25.620	1.464	22.686	9,177	790	422
	Retail	173,450	1,719	167,580	16,505	1,550	251	170,519		164,719		1.443	322
	Retail - Secured on real estate property	162,176	1,406	161.167	14,647	1,330	128	159,493	1,360	158,476		1,443	195
	Retail - Secured on real estate property - Of Which: SME	3,738	109	3,492	641	66	33	3,702	110	3,453	544	54	45
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-S			157.675	14.005	1.265	95	155,790	1.160	155.022	13.974	1.179	150
	Retail - Qualifying Revolving	5.288	27	1.326	138	43	15	5,299	25	1.354	136	41	14
	Retail - Other Retail	5,987	286	5,086	1.721	175	108	5,727	266	4,890	1.565	170	112
	Retail - Other Retail - Of Which: SME	3,344	206	2,739	940	135	71	3,229	190	2,644	840	124	77
	Retail - Other Retail - Of Which: non-SME	2,642	80	2,348	780	40	37	2,498	76	2,246	726	46	36
	Equity	649	0	649	2,299	0	0	625	0	625	2,227	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
		[As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and c	entral governments	9,652	0	9,959	35	0	0	0	0	0	0	0	0
	Institutions		879	0	729	211	0	0	768	0	761	288	0	0
	Corporates		5,856	12	4,113	1,811	14	8	5,663	17	4,063	1,926	30	11
		tes - Of Which: Specialised Lending	668	0	511	179	0	1	663	0	470	304	0	1
		tes - Of Which: SME	904	4	540	104	7	1	966	4	562	102	5	1
	Retail		75 60	3	70 61	13	1	1	74 61	3	70 61	12	1	1
	Retail	Secured on real estate property	60	1	61	9		1	61	1	61	9		0
GERMANY		Retail - Secured on real estate property - Of Which: SME	0						0			0		0
		Retail - Secured on real estate property - Of Which: non-Si Qualifying Revolving	60	1	61	9	0	1	60	1	61	9	0	0
		Other Retail	15	0					13		0	3		0
	Retail	Retail - Other Retail - Of Which: SME	15	2	9	1	1		13	2	9	3	1	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	15	0					13	0	0	0		0
	Equity	Retail - Other Retail - Ut Which: non-SME	74	2	74	140			61	2	61	116	1	0
	Other non credit-ob	ination assets	79		79	140			61		- 61	110		
	IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	6,694	0	6,694	0	0	0	0	0	0	0	0	0
	Institutions	951	0	924	236	0	0	1,217	0	1,188	288	0	0
	Corporates	3,200	66	2,308	977	136	14	2,612	13	2,169	734	6	5
	Corporates - Of Which: Specialised Lending	315	59	187	246	132	9	79	0	49	43	0	0
	Corporates - Of Which: SME	36	0	33	9	0	0	23	0	20	8	0	0
	Retail	37	0	37	6	0	0	37	0	37	5	0	0
	Retail - Secured on real estate property	37	0	37	6	0	0	36	0	36	5	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONLIED STATES	Retail - Secured on real estate property - Of Which: non-St	37	0	37	6	0	0	36	0	36	5	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
		0	0		0	0		U		0	U	0	0
	Retail - Other Retail - Of Which: SME		0	0	0		0	0	0		U	0	0
	Retail - Other Retail - Of Which: non-SME	50	0	50	157		0	55	0	55	177		
	Equity	50	0	50	15/		0	55	0	55	1//	0	
	Other non credit-obligation assets IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. substitution effects).

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	3,072	0	3,839	61	0	0	0	0	0	0	0	0
	Institutions	2,094	0	1,403	263	0	0	2,003	0	1,373	265	0	0
	Corporates	3,968	33	3,007	1,352	53	15	7,907	79	6,460	3,675	64	23
	Corporates - Of Which: Specialised Lending	154	0	121	31	0	0	209	0	164	67	0	0
	Corporates - Of Which: SME	896	21	828	299	20	4	4,021	59	3,504	1,742	33	12
	Retail		0	47	8		0	46	1	47	8		0
	Retail - Secured on real estate property	38	0	39	6	0	0	38	0	39	6	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	33	0	34	1	0		34	0	35	1	0	0
	Retail - Qualifying Revolving	33	0	0	3		0	34	0	33			0
	Retail - Other Retail		0		2	0	0		0		2	0	0
	Retail - Other Retail - Of Which: SME	,	0	í			o o	0	0				0
	Retail - Other Retail - Of Which: non-SME		0	ů	2		o o				2		0
	Retail - Other Retail - Of Which; non-SME Equity	10	0	10	627	0	0	10	0	10	556		0
	Other non credit-obligation assets	10	Ů	10		Ů		10	Ů	10		, and	-
	IRB Total												

Credit Risk - IRB Approach ABN AMRO Bank N.V.

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	1,131	0	1,196	12	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,613	368	7,949	5,191	774	56	9,757	363	7,998	5,217	653	49
	Corporates - Of Which: Specialised Lending	1,773 907	37 30	1,343	789	90	4	1,839 943	37 59	1,377 606	1,048 236	5 78	4
	Corporates - Of Which: SME		30		188	36			59		236	/8	6
	Retail	80	2	75	9	0	0	70	3	66	8	1	0
	Retail - Secured on real estate property	71 1F 0	0	71	8	0	0	61	1	61	7	1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: Si		0	71	8	0	0	61		61	0		0
ONLIED MINODOIT	Retail - Secured on real estate property - Of Which: n Retail - Qualifying Revolving	n-S7 71	0	/1	8	0	0	61	1	61	,	1	0
	Retail - Other Retail		0			0	0	0			,		0
I	Retail - Other Retail - Of Which: SME	9	2	1 3	0	0	0	9	2	5	1 .	0	0
		0	0			0	0	0	0			0	0
	Retail - Other Retail - Of Which: non-SME Equity	29	2	29	85	0		30	2	30	87	0	0
I	Other non credit-obligation assets	29	0	29	0.0		0	30		30	0/	-	0
I	IRB Total											_	
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments	3,522	0	3,569	0	0	0	0	0	0	0	0	0
	Institutions	77	0 220	76	9	0	0	160	0	158	35	0	0
	Corporates	4,252	220	3,447	2,359	488	90	3,665	109	3,165	1,790	88	59
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	221 194	33	145 176	61 116	43		231 180	29	143	85 119	46	0
	Retail	115	33	110	26	43	,	117	29	110	25	40	°
	Retail - Secured on real estate property	94	3	94	19	0	0	98	2	95	19	3	1
	Retail - Secured on real estate property - Of Which: SME	21	0	24	19	0	0	20		20	19		0
BELGIUM	Retail - Secured on real estate property - Of Which: non-Si	93	1	93	19	0	0	96	0	93	19	0	0
	Retail - Qualifying Revolving	0	ô	0	0	ő	ő	0	ő	ő	0	ő	ő
	Retail - Other Retail	21	2	16	7	3		19	2	15	6	3	1
	Retail - Other Retail - Of Which: SME	1	0	1	1	1		1	0	1	1	1	0
	Retail - Other Retail - Of Which: non-SME	20	2	15	6	2	0	18	2	15	5	2	0
	Equity	3	0	3	12	0	0	3	0	3	12	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	280	0	280	0	0	0	0	0	0	0	0	0
	Institutions	142	0	142	25	0	0	95	0	93	24	0	0
	Corporates	2,989	1	2,486	1,075	0	3	3,463	0	3,057	1,681	0	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	534 97	0	455 92	236 28	0	2	555 108	0	454 103	434		1
	Corporates - Or Which: SME Retail	9/	1	92	28		1	108		103	39		0
	Retail - Secured on real estate property		0	1 1	0		0	1 1	0	5	0		0
	Retail - Secured on real estate property - Of Which: SME	-	0	,				,		-	0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-St		0								0		0
	Retail - Qualifying Revolving	- 7	0	7				7	0	7	0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0		0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	1	0	1	1	ō		ō	0	ō	1	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	nks and central governments	1,161	0	1,161	0	0	0	0	0	0	0	0	0
	Institution		57	94	55 443	28 126	0	0 95	49	0	48	12	0	0
	Corporate	Corporates - Of Which: Specialised Lending	507 333	94	280	12b 77	0	95	459 369	0	400 323	217 172	0	1 1
		Corporates - Of Which: SME	5333	0	200	,,,		0	509		323	1/2		1
	Retail	corporates - or winds: sive	20	0	19	2	0	0	21	0	21	2	0	0
		Retail - Secured on real estate property	17	0	17	1	0	0	19	0	19	,	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SINGAPORE		Retail - Secured on real estate property - Of Which: non-St	17	ō	17	1	ō	ō	19	ō	19	2	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
	ĺ			As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	255	0	255	0	0	0	0	0	0	0	0	0
	Institutions	889	0	876	170	0	0	990	0	978	167	0	0
	Corporates	1,245	72	708	483	94	3	1,292	74	718	341	20	3
	Corporates - Of Which: Specialised Lending	35	15	29	76	75	3	120	12	73	45	0	3
	Corporates - Of Which: SME Retail	39 51	0	33 51	13	0	0	37 51	0	32 51	13	0	0
			0		5		0		0		4	0	0
	Retail - Secured on real estate property	51	0	51	5			51		51	4	0	U
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	51	0	0 51	0		0	51	0	51	0	0	0
SWITTELREUM		51	0	51	5		0	51	0	51	4	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0		0		0	0	0		0		0
	Retail - Other Retail - Of Which: non-SME		0		i i	0	0						
	Recall - Other Recall - Of Which: non-SME Equity	3	0	3	6	0	0	3	0	3	6		0
	Other non credit-obligation assets			_	-			_					
	IRB Total												1

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	16	0	0	0	0	0	0	0	0	0
	Institutions	627	0	626	57	0	0	568	0	566	51	0	0
	Corporates	1,941	218 217	1,577	871	130 128	98 98	2,159 1.110	236 222	1,792	1,042 553	135 135	96 88
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,093	21/	9/5	475	128	98	1,110	222	1,001	553	135	88
	Corporates - Ur Which: SME Refail		0	0			0		0	0	0	0	0
	Retail - Secured on real estate property	,	0	2	i		0	2		2	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	,			0	i i			0	0	0
NORWAY	Retail - Secured on real estate property - Of Which: non-Si	3	ő	3	1	ő	ő	2	ő	2	ő	ő	ő
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	3	0	3	6	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.	·						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominai	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0			0	0		0	0	0	0		0
[3M - 1Y [[1Y - 2Y [156 52	5 156 2 52			156	0		0 0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Austria	527 216	7 527 5 216 7 687			527	0		0 0	0	0	0		0
[5Y - 10Y [[10Y - more		687 129	129			687	0	;	0	0	0	0		0
Total		1,768 104	1,768 1 104	C	0	1.768	0		0	0	0	0	(0
「3M - 1Y「 「1Y - 2Y「 「2Y - 3Y「		104 543 446 531	104 543 543 5446 5446 531			104 543 543 544 545 547 547 547 547 547 547 547 547	0		0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Belgium	917 1.554	917			917 1,554	0		0	0	0	0		0
Total		1,073 5,168	3 1,073 8 5,168	o o		1,073 5,168	0	26	5 95 95	2	25	0		8
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Bulgaria													
f 10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
「 2Y - 3Y 「 「3Y - 5Y 「	Cyprus													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Czech Republic													
	4													
[0 - 3M [[3M - 1Y [İ	0 20	0 0			0 0 20 111	0		0 0	0	0	0		0
[1Y - 2Y [Denmark	111 0 52	1 111 0 0 2 52			0 111 0 0 52	0		0	0	0	0		0
Tay - 5Y		28 211	0 3 28 211		3	0 28	0		0 0	0	0	0		0
[0 - 3M [211	211			211	0		0	0	0	•		, 0
「1Y - 2Y 「 「2Y - 3Y 「	Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Finland	0 358 311 404 141 121 0 1,414	0	0 0 0 0 0 0	0 0 0 0 0 0	(358 311 484 141 121 (1,414	0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France	0 888 507 322 841 382 115 3,054	0 888 507 322 841 332 115 3,054	0 0 0 0	0 0 0 0	0 888 507 322 841 382 111 3,054	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [3M - 1Y] [11 Y - 2Y] [12 Y - 3Y] [3Y - 5Y] [15Y - 10Y] [10Y - more	Germany	276 830 577 838 1,598 1,815 554	276 830 577 838 1,598 1,815 554 6,485	0	0 0 0 0 0	276 830 577 838 1,596 1,815 555 6,485	0 0 0 0	7 3 75 59 80 33 28 286	515 328 1,775 1,500 2,550 475 300 7,443	0 0 0 0 0	0 0 0 0 0	20 0 0 0 0 0 0	0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000)
[0 - 3M [3M - 1Y] [11 Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000)))))
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latvia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as			Derivatives with pos	iki a falamata	B. d	negative fair value	Off-balance sh	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with pos	nuve ian value	Derivatives with	megative fall value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	((133 (22 100 20 20	0 0 5 25 5 106 7	0 0 0 0	0 0 0 0	(() () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0	370 0 0 0 0 0 0 370	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0 - 3M [Netherlands	50 411 27 17 61 83 1,27 4,073	501 411 270 4 174 6 611 8 833 1,273	0	0 0 0 0 0	501 411 262 161 558 824 1,261 4,017	13	12 6 0 0 0 0 2 4 2 25	1,673 623 2 0 4 6 5	19 11 95 0 0 0 0	750 500 1,930 0 0 9 0 3,189	0 20 1 0 0 886 2	0 0 0 0 0	615
[0 - 3M [Poland	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	161
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0 - 3M [Romania													
[0 - 3M [Słovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	comprehensive income	unistated tox	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	150 150 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	150 150 0 0 0 0 300	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	16
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	299	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 115 0	0	8
To - 3M	Iceland													
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Australia													
[0 - 3M [Canada	(88 197 197 656 244 (1,154		0 0 0 0 0 0	0 0 0 0 0 0	0 88 174 656 244 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	38: 577 (0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	383 573 (((((955	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((80
[0 - 3M [u.s.	71, 1,78 2,31 2,31 9,99 89 6,604	711 1,787 2,314 902 891		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	71: 1,78° 2,31- 90: 89: ((6,60 4	0	0 0 0 0 0	0 0 0 0 0	0 16 0 0 0 0 0	0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [China													
0 - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0	1 4 3 13 2 0 0	107 1,054 189 460 111 0 0	2 0 2 2 3 0 0	901 346 581 283 293 0 0	100 0 0 0 0 0 0	(((((((((((((((((((
[0 - 3M [Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0
To - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0	142 0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((2
Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total Total	Latin America and the Caribbean		0 2 0 0 0 0 0 0 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 2 2 0 0 0 0 0 5	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((121



General governments exposures by country of the counterparty

ARN AMPO Bank N V

							ABN AMRO Bank N.V.							
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 1 10 14 14 1	0 1 0 14 0 14 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 1 0 14 0 14 1	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		51
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Others	25 25 25 267 267 310 311 922	0 25 258 267 620 310 513 1,992	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 25 0 258 0 264 0 620 310 513	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		3

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

		ABN AMRO Bank N.V.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	155 151 511 377 466 198	51 511 370 468 198	0 0 0	0	155 515 511 377 466 1.98	1 0 1 0 0 0 8 0 8 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	3 3 9
[0 - 3M [Belgium	356 357 500 505 486 1,505 1,505 4,871	356 336 505 562 480	0	000000000000000000000000000000000000000	356 359 500 560 480 1,560 1,050 4,873	6 0 6 5 2 0 0 0	0 0 0 0 0 0 10	0 0 0 0 0 0 0 69	0 0 0 0 0 0 0	0 0 0 0 0 0 0 75	0 0 0 0 0 0	0 0 0 0 0	29
[0 - 3M [Bulgaria													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark	22 88 22 24 2- 2- 21 23 21	20 85 25 24 24 24 18 23 219	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 88 22 2- 2- 18 2: 215	; 0 ; 0 1 1 1 0 5 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M] [3M-1Y[11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Total	Estonia	113	119			213		·						



General governments exposures by country of the counterparty

		ABN AMRO Bank N.V.												
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	356 304 463 6 132 110 96 3,466	132 110	0 0 0	0 0 0 0 0	358 30- 466 (133 116 9 1,466	0	0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [France	801 864 166 302 702 387 3,318 3,318	3.318	0 0 0	0 0 0 0 0	800 864 164 300 574 379 81 3,176	0 0 127 8	0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0
[0 - 3M [Germany	371 239 1,134 571 1,137 1,487 438 5,613	371 239 1,134 571 1,487 438 5,613	0	0 0 0 0 0	37, 23 1,13 57, 1,48 43 5,61	0 0 1 2	1 10 35 1 0 1 0	125 700 1,675 150 0 50 2,700	0 0 1 18 67 17 34	0 0 300 1,300 1,950 375 300 4,225	0		114
To - 3M	Croatia													
[0 - 3M [Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0 - 3M [Ireland	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Italy	0 0 0 123 227 2 0 0		0	0 0 0 0 0	(((12: 27: (395	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		ABN AMRO Bank N.V.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	() 193 27 127 33 34 24 7, 1,256	0 0 0 193 193 8 278 7 127 127 1 248 7 4 1250 1 1,250	0	0 0 0 0 0	(193 276 127 333 246 74	0 0 0	6 0 0 0 0 0 0	428 0 0 0 0 0 0 428	1 2 0 0 0 0 0 3	18 577 0 0 0 0 0 595	0 0 0 0 0	0 0 0 0 0 0	7
[0 - 3M [Malta													
[0 - 3M [Netherlands	425 8: 30 90 155 576 82-997 3,347	420 83 4 9 159 8 5 8 4 824 979 3,347	0	0	405 (257 157 563 743 928 3,057	81	2 0 0 0 0	248 2 0 0 1 1 1 252	0 35 8 0 0 2 0	16 2,180 250 0 0 108 0 2,554	0 0 871 2	000000000000000000000000000000000000000	475
To - 3M	Poland	329 329	0 0 0	0	0 0 0	325 325	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43
[0 - 3M] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y] [10Y - more	Portugal	3.2	323	·	·	323	v	v		J			·	00
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

		ABN AMRO Bank N.V.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	o.	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 88 0 0 0 0 0	0 89 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6 8 6 7 7 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M	Sweden													
[0 - 3M [United Kingdom	0 0 0 0 0 226	0 0 0 0 0 0 226	0 0 0 0 0	0 0 0 0 0	((((22) 226	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 10 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 255 439 276 1922 0 3,163		0	0 0 0 0 0	((255 433 276 19 (1,162	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
To - 3M	Hong Kong	4,255	3,200			ajav-				,				,



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Tatal asserting amount of		Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposate announc
[0 - 3M [Japan	(((((((((((((((((((0 0 740 740 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 740 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [u.s.	81. 2,411 1,525 84 1,144 1,149 199	817 2,411 1,524 841 5 1,146			817 2,411 1,524 6 1 1,146 1 1,146 1 190 6,929	0 0 0 0 0		0 0 0	0 1 0 0 0 0	0 957 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [3M - 1Y	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	; ; ; ;	169 334 450 0 0 129 0 0 1 1,682	24 4 11 19 28 0 0	959 749 408 484 489 0 0	0 180 0 0 0 0		30
To - 3M	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 3 0 0 0 0	116 19 0 0 0 0 135	0 0 0 0 0		18
10 - 3M	Latin America and the Caribbean	111	7 7 7 7 8 18 4 44 44 44 44 44 44 44 44 44 44 44 44			77	0 0 0 0 0 0 0 0 4		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () () () () () () () ()	18



General governments exposures by country of the counterparty

ARN AMPO Bank N V

							ABN AMRO Bank N.V.	•						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [13 M - 17] [13 M - 17] [17 - 27] [17 - 37] [137 - 57] [157 - 107] [107 - more Total	Africa	0 0 11 0 7 7	0 0 11 0 7 7 1	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11 0 7 7 1	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		12
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Others	30 25 511 71 727 305 168	0 25 511 71 727 385 188	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 25 0 0 559 0 71 0 727 0 385 0 188	0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures
ABN AMRO Bank N.V.

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amou	nt		Accumulated imp	nairment, accumulated negati lit risk and provisions ^{6,8}	ive changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated imp	pairment, accumulated no lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of whice	ch non-performing	y.	On performing exposures ²	On non-performing	exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days	Ofv	which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	75,085	. 0	0	0	0	3	0	0	0	68,018	. 0	0	0	0	9	0	0	0
Debt securities (including at amortised cost and fair value)	42,764		0	0		1	0	0	0	42,554	. 0	0	0	0	1	0	0	0
Central banks			0	0		0	0	0	0	0	0	0	0	0	0	0		0
General governments	36,50		0	0		1	0	0	0	36,396	. 0	0	0	0	1	0		0
Credit institutions	5,37	0	0	0		0	0	0	0	5,284	0	0	0	0	0	0		0
Other financial corporations	87		0	0		0	0	0	0	873	0	0	0	0	0	0		0
Non-financial corporations		1 0	0	0		0	0	0	0	1	. 0	0	0	0	0	0		0
Loans and advances(including at amortised cost and fair value)	287,560	574	7,433	7,063	7,046	529	2,044	2,035	4,430	280,553	346	6,872	6,713	6,697	521	1,906	1,901	4,009
Central banks	29	1 0	0	0		0	0	0	0	244	0	0	0	0	0	0		0
General governments	98	7 1	7	7	7	2	1	1	0	456	0	7	7	7	1	1	1	2
Credit institutions	14,27	8 0	0	0		2	0	0	0	8,039	0	0	0	0	1	0		a
Other financial corporations	45,96	39	81	81	81	12	69	69	9	41,489	126	148	148	148	11	75	75	46
Non-financial corporations	64,14	5 372	5,476	5,347	5,332	350	1,663	1,658	3,035	69,156	104	4,730	4,729	4,715	356	1,522	1,515	2,433
of which: small and medium-sized enterprises	16,12	1 60	1,791	1,790	1,783	134	641	640	879	17,056	47	1,615	1,615	1,609	136	569	566	777
of which: Loans collateralised by commercial immovable property	21,12	39	1,488	1,369	1,369	126	228	226	1,213	21,928	6	1,218	1,218	1,218	103	178	178	1,013
Households	161,89	161	1,869	1,628	1,626	163	311	308	1,386	161,169	116	1,986	1,828	1,826	151	308	306	1,528
of which: Loans collateralised by residential immovable property	148,64	97	1,340	1,106	1,106	36	79	76	1,245	148,236	68	1,463	1,311	1,311	33	67	65	1,385
of which: Credit for consumption	6,17	7 46	254	248	248	49	157	157	46	6,214	31	261	256	256	58	143	143	51
DEBT INSTRUMENTS other than HFT	405,410	574	7,433	7,063	7,047	533	2,044	2,035	4,430	391,124	346	6,872	6,713	6,697	531	1,906	1,902	4,009
OFF-BALANCE SHEET EXPOSURES	89,30	,	2,053	1,248	1,248	39	134	75	493	94,095		1,928	1,271	1,271	38	184	116	466

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Performing and non-performing exposures ABN AMRO Bank N.V.

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	d amount		Accumulated imp	airment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross co	arrying amount/ Nomina	amount		Accumulated impa value due to credit	rment, accumulated ne risk and provisions ^{4,3}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	75,700	0	0	0	0	3	0	0	0	71,223	3 0				3	0	0	. 0
Debt securities (including at amortised cost and fair value)	40,977		0			2				40,113	3 0				0	0	0	
Central banks	332	0		0		0	0	0	0		0 0	0	0	0	0	0	0	
General governments	34,906	0		0	0	2	0	0	0	34,47	1 0	0	0	0	0	0	0	
Credit institutions	4,864	0		0	0	0	0	0	0	4,75	9 0		0	0	0	0	0	
Other financial corporations	873	0		0	0	0	0	0	0	83	8 0		0	0	0	0	0	
Non-financial corporations	1	0				0	0	0	0	4	5 0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	298,848	379	6,762	6,595	6,582	592	1,862	1,858	4,131	306,815	5 417	6,235	6,081	6,066	628	1,770	1,764	3,682
Central banks	371	. 0		0	0	0	0	0	0	73.	2 0	a	0	0	0	0	0	0
General governments	392	2 0	4	4	4	3	1	1	2	53	1 6	4	4	4 4	3	1	1	
Credit institutions	13,550	0		0	0	1	0	0	0	11,75	8 0	a	0	0	2	0	0	
Other financial corporations	51,945	3	118	118	118	13	51	51	59	58,81	9 12	122	122	122	12	59	59	, 33
Non-financial corporations	70,164	264	4,684	4,683	4,672	405	1,486	1,483	2,578	70,98	2 193	4,249	4,248	4,237	408	1,363	1,360	2,268
of which: small and medium-sized enterprises	17,220	78	1,344	1,344	1,344	145	383	383	783	17,71	7 62	1,402	1,401	1,401	152	457	457	676
of which: Leans collateralised by commercial immovable property	22,375	62	1,204	1,204	1,204	149	166	166	1,027	22,149	9 24	899	899	899	154	167	167	706
Households	162,425	112	1,956	1,790	1,788	169	324	323	1,491	163,99.	3 206	1,861	1,707	7 1,702	203	346	343	1,381
of which: Loans collateralised by residential immovable property	149,004	62	1,433	1,270	1,270	44	73	71	1,349	150,60	2 57	1,346	1,195	1,195	76	98	95	1,236
of which: Credit for consumption	6,098	3 34	257	253	253	57	151	151	41	5,99	7 33	240	237	237	55	145	145	38
DEBT INSTRUMENTS other than HFT	415,525	379	6,762	6,596	6,582	596	1,862	1,858	4,131	418,152	417	6,236	6,081	6,066	631	1,770	1,764	3,682
OFF-BALANCE SHEET EXPOSURES	90,394		1,347	1,011	1,011	153	55		221	94,633	3	1,248	928	928	37	131	7	233

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second or

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground


Forborne exposures

	As of 30/09/20 Accumulated impairs								As of 31/	12/2021		
		ying amount of with forbearance	accumulated c	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearance			ying amount of with forbearance	Accumulated ir accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	11,654	4,272	991	887	8,977	2,893	11,186	4,016	1,024	940	8,342	2,454
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	204	31	4	2	182	30	36	5	1	1	17	5
Non-financial corporations	7,864	3,406	847	762	5,475	2,198	7,698	3,201	891	820	5,126	1,798
of which: small and medium-sized enterprises	2,264	992	239	218	1,639		2,269	1,055	288	267	1,544	
Households	3,586	835	141	123	3,319	665	3,452	810	132	119	3,199	651
DEBT INSTRUMENTS other than HFT	11,654	4,272	991	887	8,977		11,186	4,016	1,024	940	8,342	
Loan commitments given	3,474	961	77	76	573	140	3,716	962	120	116	640	120
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

ABN AMRO Bank N.V.

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated of accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin- received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	0	0	o	o	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	10,980	3,887	1,031	917	8,161	2,498	9,213	3,579	969	864	6,529	2,291
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o
Other financial corporations	33	1	1	0	11	0	74	1	2	0	47	o
Non-financial corporations	7,667	3,096	896	797	5,099	1,866	7,208	2,813	825	737	4,763	1,690
of which: small and medium-sized enterprises	2,117	916	254	225	1,555		1,990	909	255	235	1,356	
Households	3,280	790	134	119	3,052	632	1,930	766	142	127	1,719	601
DEBT INSTRUMENTS other than HFT	10,980	3,887	1,031	917	8,161		9,213	3,579	969	864	6,529	
Loan commitments given	3,497	753	5	0	43	19	3,149	687	5	0	485	43
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
ABN AMRO Bank N.V.

Ī			As of 3	0/09/2021			As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
	Of which: non- performin			Of which loans and advances subject to	Accumulated impairment ¹	value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to	Of which: non- performin			Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to
(min EUR)			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	правнен	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impaimeit	credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	4.840	302	302	4.840	51	0	4.983	291	291	4.983	68	0	4.876	256	256	4.876	81	0	4.851	269	269	4.851	73	0
B Mining and guarrying	3.021	224	224	3.021	147	0	2.582	169	169	2.582	81	0	2.646	186	186	2.646	91	0	2.613	180	180	2.613	87	0
C Manufacturing	3,947	500	491	3,947	134	0	4,227	466	466	4,227	141	0	4,605	633	633	4,605	236	0	4,746	561	561	4,746	213	0
D Electricity, gas, steam and air conditioning supply	998	5	5	998	3	0	1,287	7	7	1,287	6	0	1,145	28	28	1,145	16	0	1,161	28	28	1,161	11	0
E Water supply	381	44	44	381	4	0	505	44	44	505	4	0	526	45	45	526	4	0	560	44	44	560	2	0
F Construction	1,740	130	130	1,740	28	0	2,192	132	131	2,142	26	0	2,172	149	149	2,145	29	0	2,256	136	136	2,256	29	0
G Wholesale and retail trade	6.498	756	756	6.263	265	0	6.254	796	796	6.254	341	0	6.953	795	795	6.953	329	0	7.330	767	767	7.330	326	0
H Transport and storage	7.759	555	555	7.759	139	0	7.762	417	417	7.762	135	0	7.768	422	422	7.768	122	0	7.750	382	381	7,750	109	0
I Accommodation and food service activities	613	95	95	613	32	0	707	92	92	707	34	0	670	92	92	670	29	0	660	31	31	660	21	0
J Information and communication	1.174	41	41	1.174	28	0	1.206	40	40	1.206	53	0	1.684	53	53	1.684	60	0	1.716	64	64	1.716	64	0
K Financial and insurance activities	15,041	1,654	1,649	15,041	830	0	18,077	1,346	1,346	18,077	620	0	18,126	1,178	1,178	18,126	536	0	18,082	1,065	1,065	18,082	505	0
L Real estate activities	7.686	268	268	7.636	64	0	8.690	292	292	8.641	71	0	8.634	206	206	8.589	77	0	8.728	192	192	8.688	61	0
M Professional, scientific and technical activities	4,013	284	284	4,013	192	0	4,227	243	243	4,227	190	0	4,165	278	278	4,165	191	0	4,336	266	266	4,336	177	0
N Administrative and support service activities	2,794	244	244	2,794	40	0	2,832	186	186	2,832	53	0	3,137	191	191	3,137	42	0	3,280	169	169	3,280	39	0
O Public administration and defence,	7	0	0	7	0	0	6	0	0	6	0	0	6	0	0	6	0	0	5	0	0	5	0	0
P Education	72	3	3	72	2	0	70	3	3	70	2	0	77	4	4	77	2	0	83	4	4	83	2	0
Q Human health services and social work activities	2,431	274	160	2,431	25	0	2,373	135	135	2,373	27	0	2,293	130	130	2,293	27	0	2,263	52	52	2,263	39	0
R Arts, entertainment and recreation	539	41	41	539	18	0	526	38	38	526	18	0	244	25	25	244	10	0	231	28	28	231	9	0
S Other services	590	56	56	590	9	0	652	32	32	652	7	0	437	11	11	437	8	0	330	10	10	330	6	0
Loans and advances	64.146	5.476	5.347	63.861	2.013	0	69.156	4,730	4 729	69.056	1.878	0	70.164	4.684	4 683	70.092	1.891	0	70.982	4 249	4 248	70.943	1.771	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.