

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	20,544	20,003	19,952	20,206	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	20,544	20,003	19,952	20,206	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	22,526	21,985	22,680	22,934	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	22,526	21,985	22,680	22,934	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	26,981	26,264	26,856	27,011	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	26,981	26,264	26,856	27,011	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	136,570	140,187	144,174	146,348	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	136,570	140,187	144,174	146,348	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	15.04%	14.27%	13.84%	13.81%	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	15.04%	14.27%	13.84%	13.81%	(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	16.49%	15.68%	15.73%	15.67%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.49%	15.68%	15.73%	15.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	19.76%	18.74%	18.63%	18.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.76%	18.74%	18.63%	18.46%	(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	433,088	412,957	435,207	430,460	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	5.20%	5.32%	5.21%	5.33%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Detegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,526	21,985	22,680	22,934	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	22,526	21,985	22,680	22,934	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	433,088	412,957	435,207	430,460	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	433,088	412,957	435,207	430,460	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.20%	5.32%	5.21%	5.33%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.20%	5.32%	5.21%	5.33%	[A.2]/[B.2]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	26,981	26,264	26,856	27,011	C 01.00 (r0010,c0010)	Addicions 4(118) and 72 of CFFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	20,544	20,003	19,952	20,206	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	13,057	12,527	12,527	12,527	C 01.00 (r9030,c0010)	Adsches 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	8,384	8,640	8,958	9,293	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-317	-315	-371	-256	C 01.00 (r0180,c0010)	Acticies 4(100), 26(1) point (d) and 36 (1) point (I) of CPR
	_						C 01.00 (0200,c0010)	Acticise 4(117) and 20(1) point (e) of CPR
	A1.4		0	0	0	0	C 01.00 (9210,c0010)	Anticies 4(117) 280 2/0(1) point (8) or Live Atticies 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A1.5							
	A-1.6		0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFR
	A:1.7		308	176	180	38	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A-1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-153	-99	-120	-137	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 CCR
	A.1.9	DILS	-15	-85	-78	-70	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CBR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-29	-135	-284	-281	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A1.11		-5	-6	-6	-6	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A-1.12		0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 [6470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [6472,c0010]	point (b) and 258 of CRR (Articles 36(1) point k) (iii) and 373(3) of CRR, Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(8) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(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 (±0480,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
OWN FUNDS	A1.17	(-) 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); 35(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (1) and 79 of CRR
Transitional period	A-1.18		Ō	0	0	0	C 01.00 (40510,c0010)	Article 48 of CRR
	A.1.18A		-110	-142	-144	-282	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (i) CRR
	A.1.19		-577	-560	-711	-621	C 01.00 (r0524,c0010)	Acticle 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CSR
	A.1.21.2		0	0	0	0	C 01.00 (40240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 459 to 472, 478 and 481 of CRR
	A.2		1,982	1,982	2,728	2,728	C 01.00 (40530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,982	1,982	2,728	2,728	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2		0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transition at adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	22,526	21,985	22,680	22,934	C 01.00 (49015,c0010)	Acticle 25 of CFIR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,456	4,279	4,176	4,077	C 01.00 (x0750,c0010)	Article 71 of CFSR
	A4.1	Tier 2 Capital instruments	4,452	4,240	4,176	4,077	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) +	
	A4.2		4	39	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3		0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	136,570	140,187	144,174	146,348	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.04%	14.27%	13.84%	13.81%	GA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.49%	15.68%	15.73%	15.67%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.76%	18.74%	18.63%	18.46%	GA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	20,544	20,003	19,952	20,206	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.04%	14.27%	13.84%	13.81%	[0.1)(8-8.1)	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	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 BFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	r F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		Aquistments included in KWAS dust to IHKS 9 transistions are angelments and on the second of the sec				l "		

⁽¹⁾The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	83,763	84,140	88,285	91,403	C 02.00 (r0440, c0010) (C 07 00 (r0690, c5220, s001) + C 07 00 (r0110, c5220, s001) + C 07.00 (r0130, c0220, s001) + C 08.00 (r0130, c0220, s001) + C 08.00 1 (r0040, c2020, s001) + C 08.00 1 (r0040, c2020, s001) + C 08.00 1 (r0040, c0220, s001) + C 08.00 1 (r0040, c0220, s002) + C 08.00 1 (r0040, c0220, s002) + C 08.00 1 (r0040, c0220), s002) + C 08.00 1 (r0040, c0220)
Of which the standardised approach	6,176	5,848	7,123	7,318	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	9,429	9,210	28,289	29,905	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	63,201	63,895	47,778	49,028	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	3,301	3,549	3,599	3,714	C 02.00 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) [†]	6,665	6,233	7,355	7,436	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001)+ C 07.00 (r0130, ct220, s001)+ C 08.01 (r0040, ct280, s002)+ C 08.01 (r0050, ct280, s002)+ C 08.
Credit valuation adjustment - CVA	302	261	253	246	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)	237	277	341	333	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,191	1,956	2,451	2,835	C 02.00 (r0520, c0010)
Of which the standardised approach	2	2	2	2	C 02.00 (r0530, c0010)
Of which IMA	2,189	1,954	2,449	2,833	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5-C 20.00 (r0010,c0450)*12.5-MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	15,465	15,465	15,977	15,977	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0000, c0010)
Of which standardised approach	15,465	15,465	15,977	15,977	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	27,948	31,855	29,512	28,118	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	136,570	140,187	144,174	146,348	

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.



	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
(mln EUR)				
Interest income	11,934	16,453	4,401	8,828
Of which debt securities income	457	657	225	493
Of which loans and advances income	9,344	12,796	3,368	6,710
Interest expenses	7,180	10,201	2,871	5,774
(Of which deposits expenses)	3,817	5,498	1,656	3,340
(Of which debt securities issued expenses)	1,561	2,163	577	1,174
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	13	0	3
Net Fee and commission income	1,330	1,782	469	932
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	50	-18	-15	-43
Gains or (-) losses on financial assets and liabilities held for trading, net	245	233	153	314
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	138	195	78	145
Gains or (-) losses from hedge accounting, net	-36	46	-16	-12
Exchange differences (gain or (-) loss), net	8	9	7	-15
Net other operating income /(expenses)	120	155	32	82
TOTAL OPERATING INCOME, NET	6,617	8,669	2,237	4,459
(Administrative expenses)	3,405	4,739	1,176	2,384
(Cash contributions to resolution funds and deposit guarantee schemes)	226	240	21	29
(Depreciation)	126	169	40	80
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-26	-31	28	60
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-36	-30	10	35
(Other provisions)	10	-1	18	25
Of which pending legal issues and tax litigation ¹	0	-178	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)	44	-20	16	29
(Financial assets at fair value through other comprehensive income)	-1	0	0	0
(Financial assets at amortised cost)	44	-20	16	29
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	79	-2	21
(of which Goodwill)	0	79	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	39	48	-22	-8
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	2,880	3,541	936	1,848
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,151	2,697	674	1,316
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,151	2,697	674	1,316
Of which attributable to owners of the parent	2,151	2,697	674	1,316
Or William actinuate action with city of the patient	2,131	2,097	074	1,310

⁽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

i																	
(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy				Fair value hierarch				air value hierarch		
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	61,754				55,058				47,443				39,408				IAS 1.54 (I)
Financial assets held for trading	7,667	1,517	6,132	18	5,721	1,126	4,569	26	6,620	1,928	4,657	34	6,665	1,585	5,040	39	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,736	104	86	1,546	1,545	130	83	1,332	1,583	121	85	1,376	1,581	140	84	1,356	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	37,009	36,665	1	343	40,631	40,299	1	330	46,138	45,818	1	319	49,348	49,031	1	316	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	298,093				278,202				299,490				300,652				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	9	0	9	0	53	0	53	0	36	0	36	0	20	0	20	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	-9,446				-6,005				-6,100				-6,722				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,096				3,091				2,836				2,864				
TOTAL ASSETS	399,918				378,295				398,046				393,816				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 8	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/	03/2024					As of 30/	06/2024			
		Gross carry	ring amount ⁽²⁾		Ac	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Accu	amulated impairms	ent ⁽²⁾	Gro	ss carrying amoun	t ⁽²⁾	Acc	umulated impairme	ent ⁽²⁾	Gro	ss carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in cradit risk since		Credit-impaired	Stage 1 Assets without significant increase in credi 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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			References
Financial assets at fair value through other		37,009	0	0	-1	0	0	40,632	0	0	-1	0	0	46,139	0	0	-1	0	0	49,349	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		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	271,521	23,522	4,764	-287	-315	-1,118	253,102	21,992	4,708	-235	-289	-1,080	275,164	21,023	4,846	-220	-248	-1,080	276,332	20,916	4,904	-220	-228	-1,055	Annex V.Part 1.32, 44(a)

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

^[8] 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)

(min EOT)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	5,005	3,487	4,405	3,799	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	216	222	220	216	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	367,188	347,014	363,809	360,821	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	388	286	279	238	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	764	737	655	628	IAS 37.10; IAS 1.54(I)
Tax liabilities	126	156	408	180	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	2,609	2,225	3,069	2,939	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	376,297	354,127	372,846	368,820	IAS 1.9(b);IG 6
TOTAL EQUITY	23,621	24,168	25,200	24,995	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	399,918	378,295	398,046	393,816	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)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		4,415	2,856	2,994	2,628	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	10	7	8	3	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	922	814	1,561	1,378	Annex V.Part 1.31
	Central banks	3,705	3,163	4,120	857	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	51	15	3	48	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,658	3,897	3,591	3,600	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,462	2,683	2,261	1,932	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,335	2,741	6,015	6,556	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	2,152	1,154	1,758	1,507	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	60,355	37,823	54,355	51,876	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	19,176	16,796	16,857	16,034	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	82,070	85,461	81,505	81,250	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	62,254	65,990	60,672	60,433	ECB/2013/33 Annex 2.Part 2.9.1
	Households	134,281	138,794	138,156	141,028	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	114,909	115,436	112,686	115,207	Annex V.Part 1.42(f), 44(c)
Debt securities issued		71,999	71,800	71,411	72,849	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	5,499	5,572	5,556	5,608	Annex V.Part 1.37
Other financial liabilities		4,049	3,654	4,998	3,049	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		372,798	351,009	368,713	365,074	



Market Risk ABN AMRO Bank N.V.

SA		VaR (Memorano	fum item)	STRESSED Var (TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RISI	S CAPITAL CHA	RGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (Mi	emorandum item)	AND MIGR	ATION RISK	ALL PRICE RIS	KS CAPITAL CHAI	RGE FOR CTP	
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 (SVARAVE)	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-	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
As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1:	2/2023					
0 0 0 0	0 0 0 0	40 39 14 0	12 12 8 0	86 74 22 0	27 22 9 0							40 34 16 0	9 6 5 0	67 59 24 0	14 16 7 0						
0 0 0	0 0 0	0 1 0 40	0 0 0	0 2 0 87	0 0 0 27	45	48	0	0	0	2,189	0 1 0	0 0 0	0 3 0 66	0 1 0 14	50	35	0	0	0	1,954
As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
0 0 0 0 0	0 0 0 0 0 0	28 23 17 0 0 0	8 7 5 0 0 0	64 56 36 0 0 0	22 22 15 0 0							48 37 22 0 0	16 10 9 0 0	87 67 55 0 0 0	24 19 18 0 0 0						
	As of 30/09/2023	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT As of 30/09/2023 As of 31/12/2023 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Vail (Memorani TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT HATCH PREVIOUS OF PREVIOU	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MIXTERLECATION MIXTERLECATION PREVIOUS DAY (VARI-1)	VAR (Memorandum Rem) STRESSED VAR (Memorandum Rem) STRESSED VAR (MEMORANDUM REM) VAR (Memorandum Rem) STRESSED VAR (MEMORANDUM REMOVED REMOV	VaR (Memorandum Rem) STRESSED VaR (Memorandum Rem)	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) INCERNEN HIGRATION IN PROPRIES 12 14 15 15 15 15 15 15 15	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE OF PREVIOUS DAY (Variety) PREVIOU	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPTAL CHARGE	Vail (Memorandum Rem) STRESSED Vail (Memorandum Rem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHAPTER	Var (Memorandum Rem) STRESSE Var (Memorandum Rem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP	VAR (Memorandum Nem) STRESSED VaR (Memorandum Nem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP	Var (Memorandum Item) STRESSED Var (Memorandum Item) INCREMENTAL DEFAULT AND MIDRATION RISK CAPITAL CHARGE FOR CTP Var (Memorandum Item) Var (Memorandum Item) INCREMENTAL DEFAULT AND MIDRATION RISK CAPITAL CHARGE FOR CTP Var (Memorandum Item) Var (Memorandum Item) INCREMENTAL DEFAULT AND MIDRATION RISK CAPITAL CHARGE FOR CTP Var (Memorandum Item) Var (Memorandum Item) Var (Memorandum Item) INCREMENTAL DEFAULT AND MIDRATION RISK CAPITAL CHARGE FOR CTP Var (Memorandum Item) Var	VAR (Memorandum Rem) STRESSED VAR (Memorandum Rem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIP VAR (Memorandum Rem) TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT AND AVERAGE OF PREVIOUS DAY (VAR-OFF) VAR (Memorandum Rem) VAR	VAR (Memorandum Nem) STRESSED VAR (Memorandum Nem) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP VAR (Memorandum Nem) STRESSED VAR (Val (Memorandum Item) STRESSED Val (Memorandum Item) NORTHERIAL DEFAULT AID HIGARITON RISK CAPTAL CHARGE FOR CITY Val (Memorandum Item) Val (Memorandum Item) STRESSED Val (Memorandum Item) STRESSED Val (Memorandum Item) Val (Memor	Vali Memorandum Item STRESSED Vali Memoran	Var Memorandum item STRESSED Var Memorandum item STRESSED Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item STRESSED Var Memorandum item STRESSED Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item STRESSED Var Memorandum item STRESSED Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT Var Memorandum item NICEMENTAL CHARGE FOR CIT Var Me	Var / Memorandum fem STRESSED Var (Memorandum fem) STRESSED Var (Memorandum fem) Microsoft Responsible And part of 2014 (Memorandum fem) Microsof	VAR Memorandum / Remote VAR Memorandum / Remote STRESSED VAR Memorandum / Remote Memorandum / Re	Val (Memorandum hem) STRESSED Val (Memorandum hem) STRESSED Val (Memorandum hem) MICREMITIAL CHARGE FOR CTP Val (Memorandum hem) STRESSED Val (Memorandum hem) MICREMITIAL CHARGE FOR CTP Val (Memorandum hem) STRESSED Val (Memorandum hem) MICREMITIAL CHARGE FOR CTP Val (Memorandum hem) MICREMITIAL CHARGE FO

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.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, No.)	Original Exposure ¹	Esposure Velue ¹	Fisk exposure amount	Value adjustments and provisions*	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	80.943	81.315	292		76,764	77.091	347	
	Regional governments or local authorities	2,850	2,873	15		3.046	3,085	24	
	Public sector entities	2,836	3,674	35		2.823	3,507	51	
	Multilateral Development Banks	1,395	1,395	0		1,466	1,466	0	
	International Organisations	5,837	5,837	0		6,118	6,118	0	
	Institutions	20,854	9,153	1,267		19,834	8,911	1,229	
	Corporates	29,608	6,613	5,908		19,030	6,053	5,278	
	of which: SME	1,201	807	807		954	714	714	
	Retail	5,148	2,639	1,979		4,709	2,270	1,703	
Consolidated data	of which: SME	290	177	133		259	156	117	
Consolidated data	Secured by mortalises on immovable property	523	518	192		655	640	233	
	of which: SME	30 574	29	14		27	25	12	
	Exposures in default	574	218	291	198	511	162	219	211
I	Items associated with particularly high risk	9					0		
	Covered bands						0		
I	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIUI)	ů,					0		
I	Collective investments undertakings (CRX) Equity	ů,					0		
	Other exposures		**	30		46	46	30	
	Standardised Total ²	149,544	114.291	10,000	294	135.012	209,350	9,113	231

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure 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	58,269	58,147	28		52,038	51,898	113	
	Regional governments or local authorities	152	90	0		152	81	0	
	Public sector entities	52	632	0		54	350	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,044	3,615	818		6,076	2,889	676	
	Corporates	3,646	3,105	2,401		4,045	3,040	2,265	
	of which: SME	482	375	375		401	350	350	
	Retail	4,981	2,574	1,930		4,542	2,205	1,653	
NETHERLANDS	of which: SME	289	177	132		258	156	117	
THE ITTE IT IN THE IT	Secured by mortgages on immovable property	495	490	178		634	619	223	
	of which: SME	23	22 117	12 153	110	21 289	20	10 101	201
	Exposures in default	333	117	153	110	200	61	101	291
	Items associated with particularly high risk	9							
ı	Covered bonds Claims on institutions and corporates with a ST credit assessment						0		
ı	Collective investments undertakings (CIU)						0		
	Councine Investments undertakings (CIU) Equity	, a							
	Other exposures	11	11				14	i	
	Other exposures	**					49		

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure ^s	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount provisions*								
	(minELR, %)										
	Central governments or central banks	7,363	7,363	0		6,868	6,868	33			
	Resional sovernments or local authorities										
	Public sector entities										
	Multilateral Development Banks	22 567	22 567	0		22 631	22 631				
	International Ordanisations	567 6.117	2.197	187		7.114	2,068	273			
	Institutions	6.167	2,197 788	788		5,077	2,000	718			
	Corporates of which: SME	0,107	700	/66		3,077	/10	710			
	Betail	i i		0		1	0				
	of which: SME			0			0				
UNITED STATES	Secured by morbialisis on immovable property			0							
	of which: SME			0		0	0				
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk		0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CRJ)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	1		0		7	7				
	Standardised Total				0						

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure Value ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	6,754	6,754	36		7,197	7,197	34	
	Regional governments or local authorities	785	785	0		752	752	8	
	Public sector entitles	1,798	1,798	0		1,758	1,758	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,710	1,525	45		1,952	1,746	40	
	Corporates	1,301	390	390		1,264	321	321	
	of which: SME	116	82	82		60	46	45	
	Retail	150	56	42		150	55	42	
GERMANY	of which: SME	9							
	Secured by mortifates on immovable property of which: SME								
	of which: SME Exposures in default			40			14		
	Items associated with particularly high risk			40					
I	Covered bands						0		
	Claims on institutions and corporates with a ST credit assessment			0					
	Collective investments undertakings (CIU)			0			0		
	Equity	0		0		0	0	0	
	Other emposures	42	42	23		31	31	23	
	Standardised Total ²				- 4				3

		(2) Total value adjustments and provisions per c	Ontal value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.									
					Standardised Ap	sproach						
			As of 30/09/2	023			As of 31/	12/2023				
		Original Exposure ^s	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(minEUR, %)											
	Central sovernments or central banks	879	1,467	57		1,232	1,799	55				
	Resional sovernments or local authorities	661	74	15		697	79 737	16				
	Public sector entities	297	705			309	309					
	Multilateral Development Banks International Ordanisations	220	247			333	200					
	International Organisations Institutions	129	123	3		295	288					
	Corporates	1.422	641	641		1.346	504	604				
	of which: SME	196	348	348		490	312	312				
	Retail	2	1	1		2	1	1				
	of which: SME	0		0			0					
FRANCE	Secured by mortglages on immovable property	9	9	4		9	9	3				
	of which: SME	6	6	2		6	6	2				
	Exposures in default	66	27	41	2	50	36	52				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bands	0	0	0		0	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	0		0			0	0				
	Standardised Total ²				3							

ebal European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach							
			As of 30/09/2	023			As of 31.	12/2023					
		Original Exposure ^s	Olighal Egyptur [®] Egyptur Value [®] Risk egypture amount Value adjustments and Original Egypture [®] Egyptur Value [®] Risk egypture amount Value										
	(minEUR, %)		441	24		745	650	15					
	Central dovernments or central banks Regional dovernments or local authorities	538	0 0 0 0										
	Public sector entities	0 23 0 0											
	Multilateral Development Banks	42	42			42	42						
	International Organisations	0	0	0		0	0	0					
	Institutions	1,001	1,001	20		1,055	1,055	21					
	Corporates	2,396	636	636		2,300	411	411					
	of which: SME	0	0	0		0	0	0					
	Retail	1	1	1		1	1	1					
UNITED KINGDOM	of which: SME Secured by mortalates on immovable property												
	of which: SME			0			0						
	Exposures in default	0		0	0	0	0	· ·	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0						
	Collective investments undertakings (CRII)	0		0			0						
ĺ	Equity					0	0						
ĺ	Other exposures Standardised Total ²	٠		U	_		,						
		⁽⁴⁾ Original exposure, unlike Diposure value, is re											

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %)	1,986	1,985			2.263	2.265		
	Central governments or central banks	1,986	1,966	1		2,263	2,260		
	Regional governments or local authorities Public sector entities	127	161	20		105	147	17	
	Multilateral Development Banks			0		0			
	International Organisations	2,766	2,765	0		3,029	3,029	0	
	Institutions	17	17	8		34	14	7	
	Corporates	617	167	167		549	126	128	
	of which: SME	2	1	1		1	0	0	
	Retail	5	3	2		5	3	2	
BELGIUM	of which: SME	0	0	0		٥	0	0	
DEEDIGIT	Secured by mortilailes on immovable property	13	13	7		10	10		
	of which: SME	.1	1				0		
	Exposures in default Items associated with particularly high risk	1/		11	9	29	9	12	
	Items associated with particularly high risk Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment	, i	·			ů.		·	
	Collective investments undertakings (CIU)	0		0					
	Equity	0		0		0	0	0	
	Other exposures	0		0		0	0		
	Standardised Total ²				9				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		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
	(minSUR, %) Central governments or central banks	829	829			1.445	1.445	,	
	Regional governments or local authorities	0	0			.,000	2,460		
	Public sector entities			0		0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	15	0		11	11	0	
	Corporates	1,617	295	296		1,225	341	341	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0		٥	0		
PORE	of which: SME						0		
ii OiiL	Secured by mortilailes on immovable property	0		0		°	0		
	of which: SME			24	24				
	Exposures in default Items associated with particularly high risk	40	24	24	24	40	0		
	Covered bands								
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Equity								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				24				

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31	/12/2023				
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²			
	(winGUR, %) Central governments or central banks	177	177			187	187					
	Central governments or central banks Regional governments or local authorities	177	1//			107	107					
	Public sector entities					ů,	0					
	Multilateral Development Banks	1.013	1.013	0		1.071	1,071					
	International Organisations	748	748	0		890	890					
	Institutions			0			0					
	Corporates	75	2	2		23	4	4				
	of which: SME	0	0	0		3	3	3				
	Retail	0	0	0		0	0	0				
LUXEMBOURG	of which: SME	0	0	0		0	0	0				
LUXEMBUUNG	Secured by mortstates on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0		0	0	0	-			
	Items associated with particularly high risk	9					0					
	Covered bonds											
	Claims on institutions and corporates with a ST credit assessment	0					0					
	Collective investments undertakings (CRU)						0					
	Equity	o o		0			0					
	Other exposures	,				,						

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(min EUR, No.)	Original Exposure ^s	Exposure Value ¹	fisk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
SWITZERLAND	Central description of an official section of the contral section of	1460 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	166 0 0 0 0 145 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	24 0 0 0 0 23 3 0 0 0 0 0 0 0 0 0 0 0 0 0	28 0 0 0 0 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0
	Ofter exposures Standardised Total ²	0		0	0		0		

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, %)	Original Exposure ^s	Exposure Value ⁴	Flak exposure amount	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
AUSTRALIA	Central or members or central banks Marked Accessioners of an all and and an all and an	2 0 0 2,114 M 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 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	2 0 0 1.733 45 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 802 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 120 2 0 0 0 0 0 0 0 0 0 0 0 0 0	o
	Standardised Total	Total comments of the Comments of the			0				

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach									
					Standardise	ed Approach						
			As of 31/	03/2024			As of 30	/06/2024				
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min DUR, %) Central governments or central banks	72.412	72,700	325		67,892	69.027	401				
	Regional governments or contrat canks	3.297	3.327	16		2,590	3,605	16				
	Public sector entities	3,364	4.301	60		3,305	3,776	63				
	Multilateral Development Banks	1.618	1,618	0		1.992	1.992	0				
	International Organisations	6,570	6,570	0		6,424	5,466	0				
	Institutions	21,188	10,663	1,577		21,240	10,383	1,451				
	Corporates	20,620	7,213	6,160		21,185	7,609	6,540				
	of which: SME	918	647	647		853	625	629				
	Retail	8,036	3,524	2,643		5,245	3,303	2,478				
Consolidated data	of which: SME	980	889	667		931	852	639				
Consolidated data	Secured by mortalistics on immovable property	1,005	200	355		958	952	338				
	of which: SME	434	256	3 222	227	536	277	390	218			
	Exposures in default	434	200	222	227	536	2//	390	210			
	Hems associated with particularly high risk							0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)							0				
	Equity		0	0		0		0				
	Other exposures	52	52	34		110	110	73				
	Standardised Total ²	136,597	111,134	11,460	312	131,578	105.504	11,750	200			

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min CUR, No.)	Original Exposure ⁶	Exposure Value ^s	Rhik exposure amount	Original Exposure ^s	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²	
	Central appearaments or central banks	44,461	44,317	180		38,327	38,115	200	
	Regional governments or local authorities	152	84	0		167	106	0	
	Public sector entities	56	485	1		51	326	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,187	3,458	783		5,682	3,322	760	
	Corporates	4,225	3,519	2,496		4,905	3,811	2,755	
	of which: SME	351	313	313		375	332	332	
	Retail	5,784	3,381	2,535		5,001	3,163	2,372	
NETHERLANDS	of which: SME	200	889	667		931	852	639	
NETHENEANDS	Secured by mortgages on immovable property	979	972	343		887	882	312	
	of which: SME	3	2	1		3	2	1	
	Exposures in default	203	87	109	107	297	188	262	
	Items associated with particularly high risk		0			0			
	Covered bonds					0			
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakinss (CIU)								
	Equity								
	Other exposures Standardised Total ²	3	2	1	184	54	54	41	1

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control of	7,113 8 22 22 5,200 6,130 0 2 0 0 0 1 1 0 0 0	7,113 0 22 621 1,737 886 0 0 0 0 0 1 1	20 0 0 0 0 0 0 2555 855 855 0 0 0 0 0 0 0	۰	7,207 0 0 5,202 5,767 0 0 0 0 0 0 0 0	7,227 0 22 23 2,386 837 0 0 0 0 0 0	20 0 0 0 3 1316 827 1 1 0 0 0 1 1 0 0	۰
	Standardised Total ²								0

Standardised Approach													
				Standardis	ed Approach								
		As of 31/	03/2024			As of 30	106/2024						
(min D.P. N.)	Original Exposure ^b	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Expenses ⁴	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Command processment are control basis. Basis and commentaries to the absorbines places are control basis. Particle and commentaries to the absorbines places are control basis to the absorbine and control basis to the absorbine and control basis to the absorbine and control basis are control basis and control basis	7,041 770 2,027 0 0 1,024 1,563 165 6 0 0 0 0 0 0 0 0	7,042 776 2,027 0 0 1,063 42 70 0 0 0 0 0 0 0	30 0 0 0 23 32 42 22 0 0 0 44 44 45 0 0	3	5,026, 667, 1,943, 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0	5,006 1,018 1,922 0 0 1,000 444 465 68 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2m 0 0 0 0 0 11 14 14 14 14 14 14 14 14 14 14 14 14						

		(2) Total value adjustments and pro		excludes those for securitisation of	aposures but includes general cre	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min DUR. %)	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 automates or untrol basis Maria Commission of an all analysis Commission Commissio	1.334 0 01 302 202 1.200 1.200 488 13 0 11 6 53 0 0	1,885 781 942 322 229 120 10 10 6 28 0 0 0	57 25 0 0 0 0 0 0 0 522 229 29 2 4 4 1 0 0		1,222 0 0 203 318 203 1,1,17 339 13 0 0 57 0 0 0 0	2,075 77 23 318 23 24 23 20 20 22 20 27 0 0 0 0 0 0	465 131 0 0 0 9 4202 222 9 0 0 21 0 0 0 0	2
	Other exposures Standardised Total ²	۰			,				10

					Standardise	ed Approach			
				03/2024				06/2024	
	(min DUR, No.)	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 dovernments or central banks	781	667	15		664	550	15	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	14	0		0	21	0	
	Multilateral Development Banks	28	28	0		28	28	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,212	1,212	24		1,092	1,092	22	
	Corporates	2,082	614	614		2,326	631	631	
	of which: SME	0	0	0		16	13	13	
	Retail	5	3	3		5	4	3	
UNITED KINGDOM	of which: SME		0			0	۰	0	
	Secured by mortalailes on immovable property						9		
	of which: SME					9	9	0	
	Exposures in default					1			0
	Items associated with particularly high risk								
	Covered bonds								

					Standardise	ed Approach										
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
	(min EUR, 65) Central appearaments or central banks	2.697	2.60	٥		2024	2.024									
	Regional governments or local authorities			0												
	Public sector entities			18				18								
	Public Sector entroes Multilisteral Development Banks					0										
	International Organisations	3,309	3.309	0		3.319	3.319									
	Institutions	14	14	7		20	20	9								
	Corporates	522	130	130		513	127	128								
	of which: SME	0	0	0		0		0								
	Retail	32	28	21		31	28	21								
BELGIUM	of which: SME	0	0	0		0		0								
DELUIUN	Secured by mortgages on immovable property	12	12	7		2	9	4								
	of which: SME	0	0	0		0	0	0								
	Exposures in default	32	11	15	20	31	11	14	20							
	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								
	Collective investments undertakinsis (CIU)	0	0	0		0	0	0								
	Equity	0	0	0		0	0	0								
	Other exposures		0					0								
	Standardised Total ²				20				20							

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(relo DJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SINGAPORE	Control demonstration of collections. Administration of the collections of collections of the collections o	2,661 0 0 0 15 2,483 0 0 0 0 6 6 0	2,862 0 0 0 0 155 203 0 0 0 0 0 0	1 0 0 0 0 0 0 0 203 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	46	4.781 0 0 0 15 2.340 0 2 0 0 47 0 0	4,781 0 0 0 155 380 0 1 0 0 0	1 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	47
1	Standardised Total		, and the second	,	46		Ů	Ů	47

					Standardis	d decrees to									
					scandardis	и ирреомси									
		Original Exposure ¹	Exposure Value	Risk exposure amount		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments an provisions ²						
	(min EUR, %)														
	Central dovernments or central banks Regional governments or local authorities	204	204	0		202	202	0							
	Public sector entities	ž.		0											
	Multilateral Development Banks	1 225	1 225	0		1602	1 802	0							
	International Organisations			0			92								
	Institutions		0	0		0	0	0							
	Corporates	39	14	14		39	15	15							
	of which: SME	19	14	14		19	15	15							
	Retail		0	0		0	0	0							
LUXEMBOURG	of which: SME	0	0	0		0	0	0							
LUXEI IDOUNO	Secured by mortalistics on immovable property	۰	0	0		0	0	0							
	of which: SME	°.		0		0		0							
	Exposures in default Hems associated with particularly high risk	°		0		0	0	0							
	Hems associated with particularly high risk Covered bonds		0												
	Claims on institutions and corporates with a ST credit assessment	ė.		0		0									
	Collective investments undertakings (CIU)		0	0		0	0	0							
	Equity		0	0		0	0	0							
	Other exposures	0	0	0		0	0	0							
	Chandred and Labor														

		(2) Total value adjustments and pr	relisions per country of counterparty	excludes those for securitisation e	sposures but includes general cred	itrisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(minU.S. No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Committee Commit	110 0 0 21 20 20 20 20 20 0 0 0	110 0 0 0 21 1 0 0 1 1 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 101 101 0 0 0 0 0	۰	111 0 0 0 0 0 122 2 0 0 0 0 0 0	131 0 0 0 0 0 111 110 0 0 0 0	0 0 0 0 0 0 131 1 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²						·		

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	creb CUP, No.	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
AUSTRALIA	Central description of control basis in American Central Centr	5 0 0 2,200 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 2922 3 3 0 0 0 0 0 0 0 0 0	4 0 0 200 200 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	2 0 0 0 2,597 1 1 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 277 3 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²								٥

Credit Risk - IRB Approach

ABN AMRO Bank N.V.

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %s)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 11,875	0	0 11,173	2,509	0	0	9,875	0	0 9,173	0 2,180	0	0
	Corporates Corporates - Of Which: Specialised Lending	133,768 23,068	4,366 310	101,321 19,089	54,866 8,173	2,710 3	1,293 166	134,326 23,388	4,402 331	99,812 19,439	55,693 8,695	2,944 3	1,169 125
	Corporates - Of Which: SME Retail.	29,864 165,200	1,452 1,573 1,386	25,517 160,232	12,776 17,596	957 1,696	487 296	26,341 167,328	1,326 1,630	22,429 162,347	12,148 17,563	1,128 1,757	390 296
Consolidated data	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	155,121 3,581	89	154,745 3,385	15,903 802	1,465 53	212 24	157,349 3,584	1,453 93	156,844 3,339	15,917 799	1,532 42	217
	Rotal - Secured on real estate property - Of Which: non-SME Retail - Qualifying Recolving Retail - Other Retail	151,540 5,357 4,722	1,297 23 165	151,360 1,368 4.119	15,101 136 1,556	1,412 36 195	188 11	153,765 5,352 4,627	1,360 24 153	153,505 1,397 4,106	15,118 139 1,507	1,490 38 186	195 10
	Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sme-SME	2,957 1,766	120 44	2,471 1,649	958 598	126 69	40	2,760 1,866	109	2,313 1,793	898 611	122 65	39
	Hotal - Other Hotal- of Which: non-SME Equity Other non-credit-obligation assets	967	0	987	3,301 1,658	0	32	1,064	0	1,064	3,549 1,638	0	
	IRB Year ²				79,930						80,624		

(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)

(2) the Linear territorial countries and accustations position processes in the countries and accustation processes are accustated as a fluid customer accustation processes and accustation processes are accustated as a fluid customer accustation accustati

							IRB Ap	proach					
					30/09/2023								
		Original 8	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Of which:		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
NETHERLANDS	Come in Jacks and cynomicals installation installation Corporate: Of White: Specialized Linding Corporate: Of White: Specialized Linding Corporate: Of White: Specialized Linding Corporate: Corporate in Specialized Linding Resial: Second on an access proporaty Florial: Second on access proporation of Second Only Secon	0 1,863 81,858 9,054 23,904 164,571 154,549 3,570 150,979	0 0 3,688 117 1,355 1,561 1,377 87 1,290	0 1,718 61,447 7,934 21,212 159,610 154,170 3,374 150,796	0 361 32,947 2,993 10,312 17,482 15,808 788 15,020	0 0 2,157 2 793 1,672 1,644 41 1,604	0 1 1,074 71 452 294 211 24 187	0 1,323 81,897 9,028 21,342 166,685 156,745 3,575 153,171	0 0 3,548 80 1,235 1,614 1,440 92 1,348	0 1,173 60,203 7,940 18,907 161,713 156,241 3,330 152,911	15,817 791 15,026	0 0 2,586 2 1,009 1,730 1,513 36 1,477	0 0 930 38 362 294 225 22 193
	Ratil: - Qualifying Revolving Ratil: - Other Pacial For Ratil - Other Pacial - Ot	5,357 4,665 2,956 1,709 769	23 161 120 41 0	1,368 4,073 2,470 1,603 769	138 1,538 958 580 2,319	36 191 126 65 0	11 72 40 32 0	5,352 4,588 2,757 1,831 901	24 149 108 41 0	1,397 4,076 2,310 1,765 901	139 1,489 889 600 2,454	38 178 115 63 0	10 69 39 30 0

								IRB Ap	proach					
					As o	30/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		915	0	931	399	0	0	749	0	765	551	0	0
	Corporates		1,528	114	1,422	580	5	21	1,668	109	1,533	671	0	16
			22	22	16	0	0	20	22	22	16	0	0	13
			9	0	7	4	0	0	6	0	5	3	0	0
	Retail		51	1	51	6	1	0	54	1	54	9	1	
		Retail - Secured on real estate property	51	1	51	6	1	0	53	1	53	8	1	0
UNITED STATES			0		0	0	0	0		0	0	0		
ONITED STATES			51	1	51	6	1	0	53	1	53	8	1	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0		0	0	0	0	1	0	1	0		
	Retail - Other Retail - Of Which: SME		0		0	0	0	0	0	0	0	0	0	
		Retail - Other Retail - Of Which: non-SME	61		0	0	0	0	1	0	1	0		
	Equity				61	200	0	0	56	0	56	191	0	
		edk-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0		0	0	0	0	0
	Institutions Corporates	977 6,547	0 23	975 4 504	327 2.505	97	0	1,022	0 24	1,020 4.525	278 2.623	17	10
		1,730	23	1,184	2,505 697	37	9	1,908	24	4,525 1,317	2,623 781	17	10
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,730	0	1,184	118		1	1,908	0	1,317	781 147	0	1 0
	Retail.	65	1	64	13			64	1	63	13	2	
	Retail - Secured on real estate property	56		56	10	1		60	1	60	10	1	
	Retail - Secured on real estate property - Of Which: SME	1		1	0		0	1	0	1	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	55	1	56	10	1	0	59	1	59	10	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	1	8	3	1	0	3	1	3	2	1	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	9	1	8	3	1	0	3	1	3	2	1	0
	Equity	72	0	72	137	0	0	64	0	64	122	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
					30/09/2023								
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,902		2,380	332	0	0	2,725	0	2,190	294	0	0
	Corporates	8,352	110	6,348	4,140	55	50	8,954	116	6,822	4,645	52	55
	Corporates - Of Which: Specialised Lending	409	0	354	118	0	1	641	0	524	220	0	0
	Corporates - Of Which: SME	3,893	59	3,048	1,852	23	28	3,059	59	2,404	1,609	17	23
	Retail	51	2	52	11	1	0	50	2	50	14	2	0
	Retail - Secured on real estate property	45	1	45	9	1	0	47	2	47	13	2	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	4	0	4	2	0	0	4	0	4	2	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	40	1	41	7	1	0	43	2	43	11	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	6	2	0	0	3	0	3	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	6		6	2	0	0	3	0	3	1	0	0
	Equity Other non credit-obligation assets	10	۰	10	501	0	0	10	0	10	668	0	۰
	IRB Total												
1	IRB Total												

Credit Risk - IRB Approach

ABN AMRO Bank N.V.

							IRB Ap	proach					
				As o	30/09/2023						131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0 0	0 0	0	0	0		0	0 0	0	0	0 0
	Corporates	10,752	150	8,698	5,280	300	12	10,205	118	8,109	4,855	147	16
	Corporates - Of Which: Specialised Lending	2,394	27	1,750	1,101	0	5	2,193	28	1,721	1,126	0	3
	Corporates - Of Which: SME	851	21	467	231	68	1	771	18	378	178	44	0
	Retail	73	1	71	9	0	0	77	2	74	10	1	0
	Retail - Secured on real estate property	67		67	8	0	0	69	2	69		1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	66		66	0	0	0	69	0	69			
	Retail - Qualifying Revolving	00		00	0	0	0	0.0	2	0			
	Retail - Other Retail	6	1	4	1	0	0		1	5	1	0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: non-SME	6	1	4	1	0	0	7	1	4	1	0	0
	Equity	36	0	36	98	0	0	22	0	22	80	0	0
	Other non credit-obligation assets												
	IRB Total												

				As of	30/09/2023					Aso	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, No		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	235 3,969	64	235 3,243	33 1,926	134	22	305 4,076	56	305 3.120	40 1.907	98	0 20
	Corporates - Of Which: Specialised Lending	490	0	3,243	242	0	22	461	0	3,120	243	90	1
	Corporates - Of Which: SME	59	10	53	75	51	3	24	10	22	48	39	3
	Retail	113	3	113	30	9	0	110	4	110	28	8	1
	Retail - Secured on real estate property	100	2	101	26	8	0	103	3	103	20	2	0
BELGIUM	Retail - Secured on real estate property - Of Which: SME	1	1	1	6	6	0	1	0	1	0	0	0
DEE0101-1	Retail - Secured on real estate property - Of Which: non-SME	99	2	99	19	2	0	102	3	102	20	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		0	
	Retail - Other Retail - Other Retail - Of Which: SME	13	1 0	12	4	1 0	0	,	1	,		6	0
	Retail - Other Retail - Of Which: non-SME	12	1	11	4	1	0			5	1	0	
	Equity	7	o o	7	25	0	0	7	0	7	25	0	
	Other non credit-obligation assets												
I	IRB Total												

(i) 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 effect

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		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	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0 37	0	97	0	0	0	0 40	0	0		0	
	Institutions Corporates	522		433	38 235	0		40	0	40 375	10 226	0	
	Corporates - Of Which: Specialised Lending	384		433 312	169	0	1	289	0	258	155	0	
	Corporates - Of Which: SME	75		68	15	0	0	72	0	65	29	0	
	Retail	22		22	2	0	0	23	0	22	2	0	
	Retail - Secured on real estate property	20	0	20	2	0	0	21	0	21	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
SINGAPORE	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	2	0	0	21	0	21	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	2	0	1	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		1	0	0	0	2	0	1	0	0	0
	Equity	0		0	0	0	0	۰	0	0	0	0	0
	Other non credit-obligation assets												

							IRB Ap	nmach					
				As o	130/09/2023		ï			As of	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min ELIR, %s)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	379	0	377	93	0	0	84	0	83	21	0	0
	Corporates	4,731	0	3,846	2,062	0	3	4,644	91	3,777	2,097	0	17
	Corporates - Of Which: Specialised Lending	1,344	0	1,051	614	0	2	1,351	91	1,021	538	0	14
	Corporates - Of Which: SME	117	0	97	76	0	0	110	0	90	60	0	1
	Retail	6	0	6	1	0	0	4	0	5	0	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	4	0	4	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0		0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

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

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vator		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0 1.503	0 224	0	0	0	0	0	0	0	
	Institutions Corporates	1,505		1,503	224 455	0		449 1.621		446 912	82 498	0	
		242	9	169	455 133	1	4	1,821 277	7	912 218	498 148	1	4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	242 60	7	169	133	0	2	71	5	218	148	0	2
	Retail.	50		50	-			50		50		0	
	Retail - Secured on real estate property	49		49				49		40		0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0		0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	49		49	5	0	0	49	0	49	5	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	1	0	1	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	1	0	1	0	0	0
	Equity	4	0	4	7	0	0	4	0	4	7	0	0
	Other non credit-obligation assets												
	IRB Total	_											

							IRB Ap	proach					
					130/09/2023								
		Origina	l Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0		0	0	0	0	0
	Institutions	339		338	90	0	0	354	0	354	94	0	
	Corporates					0		7	0	7	4	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME					0			0	0		0	
	Corporates - Of Which: SME Retail	11		11	1	0	0	12	0	12		0	
	Retail - Secured on real estate property	11		11	;			12		12	;	0	
	Retail - Secured on real estate property - Of Which: SM			0	0	0	0	0	0	0		0	
AUSTRALIA	Retail - Secured on real estate property - Of Which: no			11	1	0	0	12	0	12	1	0	
	Retail - Qualifying Revolving	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	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

ARN AMPO Bank N V

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		Imin EUR. No		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central bani	ks and central governments	0	0	0	0	0	0	550	0	0	0	0	Ó
	Institutions		13,289	0	12,525	2,652	0	0	13,208	0	12,368	2,685	0	1
	Corporates		132,569	4,405	102,506	58,768	2,604	1,082	131,295	4,353	102,489	59,982	2,709	1,065
			24,094	334	19,704	8,848	58	118	24,245	333	19,599	9,411	371	119
			25,829	1,200	22,170	12,569	1,002	407	25,671	1,242	22,116	12,517	970	384
	Retail		166,833	1,591	161,893	17,003	1,765	274	167,918	1,614	163,256	18,608	1,901	269
		Retail - Secured on real estate property	158,043	1,477	157,507	15,824	1,567	209	158,984	1,494	158,410	17,402	1,691	206
Consolidated data		Retail - Secured on real estate property - Of Which: SME	3,657	102	3,401	832	46	25	3,447	83	3,201	758	63	19
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	154,386 5,359	1,375	154,106 1,350	14,992 135	1,521	184	155,517 5,375	1,412 23	155,209 1,659	16,645 130	1,628 36	187
		Retail - Qualifying Revolving Retail - Other Retail	3,431	90	3,036	135	40 158	10	3,579	97	3,187	130	36 175	9
		Retail - Other Retail Retail - Other Retail - Of Which: SME	1,776	90	1,362	1,043 518	158 116	54	1,828	69	3,187 1,427	1,076 533	175	54
		Retail - Other Retail - Of Which: non-SME	1,655	30	1,675	525	42	10	1.751	28	1,760	543	42	20
	Equity	Netal - Other Netal - Of William Hori-SME	1,077	0	1,077	3,599	0	20	1.143	0	1,143	3.714		
		redit-obligation assets	1,077		1,077	1,497			1,143	3	1,143	1.439		
	IRB Total ²					83.519						86,429		

(3) Dely the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last qua

								IRB Ap	proach					
					As of	31/03/2024					Aso	30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,904	3 453	1,759	361	0	0	1,925	3 389	1,780	388	0	746
	Corporates	Corporates - Of Which: Specialised Lending	78,122 9.021	3,453	7.831	35,185 2,993	2,263 57	792 52	76,100 9,234	3,389	60,280 7.864	34,548 3.275	2,318 371	746 52
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	20.933	1.116	7,831 18.616	2,993 10.114	910	52 350	9,234	1,081	7,864 18,556	3,275 9.796	371 824	52 323
	Retail	Companies - Committee - Commit	166.307	1,578	161,368	16,915	1.738	272	167.419	1,602	162,757	18.520	1.874	268
		Retail - Secured on real estate property	157,525	1,464	156,990	15,742	1,545	208	158,472	1,482	157.918	17.319	1,666	205
		Retail - Secured on real estate property - Of Which: SME	3.647	100	3.391	821	38	25	3,438	80	3.192	742	49	18
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-SME	153.878	1.363	153,599	14.920	1.507	183	155.033	1.402	154.726	16.577	1.617	186
		Retail - Qualifying Revolving	5,359	24	1,350	135	40	10	5,375	23	1,659	130	36	9
		Retail - Other Retail	3,423	90	3,028	1,038	154	54	3,572	97	3,180	1,072	172	54
		Retail - Other Retail - Of Which: SME	1,772	60	1,358	513	112	26	1,826	69	1,425	530	130	26
			1,650	30	1,670	524	42	28	1,746	28	1,755	542	42	29
	Equity		908	0	908	2,639	0	0	984	0	964	2,770	0	0
		dit-obligation assets												
	IRS Total													

							IRB App	oroach					
				As of	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	989	. 0		0		0
	Institutions Corporates	1,162 1,535	120	1,170	372 538	0		1.466	86	864 1,336	453 888		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	· ·	0
	Corporates - Of Which: SME	5	0	4	4	0		5	0	4	4		0
	Retail	52	2	52	8	1	0	50	1	50	6	1	0
	Retail - Secured on real estate property	51	2	51	8	1	0	49	1	49	6	1	0
NITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
WILD SIKILS	Retail - Secured on real estate property - Of Which: non-SME	51	2	51	8	1	0	49	1	49	6	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0		1	0	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	1	0	1	0	0		1	0	1	0	۰	0
	Equity	57	0	57	194	0	0	68	0	68	236	0	0
	Other non-credit-obligation assets	_											

							IRBAp	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Origina	Exposure ¹	Exposure Value ³	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	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments		0	0		0		0	0		0	0	0
	Institutions Corporates Corporates - Of Which: Specialised Lending	1,260 7,128 2,212	0 48 0	1,216 4,948 1,558	390 3,030 971	0 52 0	0 25 1	1,217 7,086 2,176	0 65 0	1,172 4,888 1,535	318 3,401 1,034	0 63 0	0 33 11
	Corporates - Of Willich: SME Retail Retail - Secured on real estate property	686 42 41	2	391 42	166 6	2	0	675 46 45	2	403 46 45	8 2	2 2	0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	1	0 2	1 40	0 5	0 2		1 45	0 2	1 45	0 7	0 2	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	1 0 71	0	1 0 71	0 0 135	0	0	1 0 73	0	1 0 73	0 0 139	0	0
	Other non credit-obligation assets	71	0	/1	135	0		/3	0	/3	139		
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		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	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,533	0	3,013	484	0	0	3,491	0	3,022	484	0	0
	Corporates	9,144	130	7,247	4,882	41	98	9,214	207	7,201	5,046	45	94
	Corporates - Of Which: Specialised Lending	580	54	469	206 1.890	0	0	720 3.032	104	577	298 1.889		1
	Corporates - Of Which: SME	3,079	54	2,452	1,890	1	50	3,032	104	2,375	1,889	2	50
		35	1	35	7	1		35	2 2	35	8	4	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	34	1	34	7	1		34	2	34	8	4	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	30		30	1			30		30			
	Retail - Qualifying Revolving	30		30				30	2	30			0
	Retail - Other Retail	,		,		0		1	0	,			
	Retail - Other Retail - Of Which: SME		0			0			0		0		0
	Retail - Other Retail - Of Which: non-SME	1	0	1	ė.	0		1	0	1 1	0		
	Equity		0	8	518	0		8	0		465		
	Other non credit-obligation assets												
	IRB Total												
		(1) Original gymer	ura unške Evnosi	revalue is renorte	d before taking into accoun	c any effect this to	credit conversion f	actors or credit risi	k mitigation tachnic	nues le e substitue	ion effects)		

Credit Risk - IRB Approach

								IRB Ap	proach					
						131/03/2024					As of	30/06/2024		
			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	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	٥	0	0	٥	0	0	0
	Institutions Corporates		11.161	178	9.061	5.262	180	15	11.738	0 191	9,536	5.742	218	0 15
	Corporates	Corporates - Of Which: Specialised Lending	2.412	28	1.783	1,190	0	3	2,447	28	1.844	1.238	0	3
		Corporates - Of Which: SME	710	18	373	177	52		727	33	376	256	105	0
	Retail		65	2	64	8	1	0	63	2	63	9	2	0
		Retail - Secured on real estate property	63	2	63	8	1	0	62	2	62	9	2	0
UNITED KINGDOM			0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM			63	2	63	8	1	0	62	2	62	9	2	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1		0		1	0	1	0		0
		Retail - Other Retail - Of Which: SME	1		1				1		1	0		0
	Equity	Retail - Other Retail - Of Which: non-SME	22		22	80	0		22	0	22	80		0
		redit-obligation assets	- 22		22			,	22		22			
	IRB Total	ton-sugaton sasta												

							IRBAp	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ²	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates Corporates Corporates Corporates Of Which: SME Antial	0 294 4,243 435 35 78 75	0 50 0 10 2	0 294 3,216 312 33 78 75	0 39 2,066 242 53 17	0 0 61 0 39	0 20 2 4 0	0 309 4,340 473 49 56 55	0 0 52 0 23	0 310 3,313 360 47 56 54	0 40 2,036 275 56 10	0 0 62 0 40 2	0 0 23 2 8
BELGIUM	Metal - Secured on rule state property Read - Secured on rule state property - Or Which: SHE Read - Secured on rule state property - Or Which: One SHE Read - Occurred on rule state property - O' Which: roon SHE Read - Other Read - Other Read - O' Which: SHE Read - Other Read - O' Which: she SHE Seed - Other Read - O' Which: she SHE	75 1 74 0 3 1 1	2 0 2 0 1 1 0	75 1 74 0 3 1 1	13 0 13 0 4 4 0 25	2 0 2 0 4 4		0 54 0 2 0 1 5	0 0 0	54 0 54 0 2 0 2 5	9 0 2 1 0	0 0 0 1 1 0	0 0 0
	Other non credit-obligation assets	_											

								IRB Ap	proach					
					As o	131/03/2024					Aso	30/06/2024		
			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	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central bar Institutions Corporates		0 18 506 311	0	0 18 396 277	0 5 245 173	0	000	0 21 414 205	0	0 21 306 187	0 8 185 114	0 0 0	0
	Retail	Corporates - Of Which: SME Retail - Secured on real estate property	72 20 20	0	65 20 20	28 2 2	0	0	73 19 19	0	65 19 19	27 2 2	0	0
SINGAPORE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Whitch: SME Retail - Secured on real estate property - Of Whitch: non-SME Retail - Qualifying Reventing		0 20 0	0	0 20 0	0 2 0	0	0	0 19 0	0	0 19 0	0 2 0	0	0
	Equity	Partail - Qualifying Revoking Partail - Other Partail Retail - Other Partail Retail - Other Partail - Of Which: SME Retail - Other Partail - Of Which: non-SME		0	0 0	0	0	0 0 0	0	0	0	0	0	0
	Other non o	redit-obligation assets												

							IRBAp	proach					
				Aso	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
LUXEMBOURG	Control Authorism of control governments Institution Copposition Control Copposition Coppositi	0 408 4,627 1,343 109 4 4 0 4 0 0	0 82 82 0 0 0 0	0 407 3,815 1,026 91 4 4 0 4 0 0 0	0 1077 1,979 548 64 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 13 1 0 0 0	0 95 4,396 1,296 104 4 4 0 0 0 0 0	0 0 25 0 0 0 0 0	0 95 3,568 979 88 4 4 0 0 0	0 28 2,096 518 53 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 10 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRS Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	1.408	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,409	11	1,408	254 636			1,679		1,677	308 634		0
	Corporates Corporates - Of Which: Specialised Lending	270	11	215	137	2	4	1,711	9	1,094	634 150	1	4
	Corporates - Of Which: SME	72	,	31	137	0	2	73	,	35	150		2
	Retail	46		46				47		47			
	Retail - Secured on real estate property	46	0	46	5	0		47	0	47	6		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	o o	0	0	0	0		0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	46	0	46	5	0		47	0	47	6		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
	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	- 4	0	- 4	7	0	0	3	0	3	6	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As o	f 31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposur	e amount	Value adjustments
		(min EUR, %)	Of which: defaulted defaulted defaulted defaulted										Of which: defaulted	and provision:
		ss and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		307	0	306	75	0	0	338	0	338	84	0	0
	Corporates		9	0	8	5	0	0	10	0	9	6		0
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		10	0	10	1	0		9		9	1		0
		Retail - Secured on real estate property	10	0	10	1	0	0	9	0	9	1		0
AUSTRALIA		Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0		0		0
ACCITATED			10	0	10	1	0		9	0	9	1		0
		Retail - Qualifying Revolving 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
	Equity	Retail - Other Retail - Of Which: non-SME		0			0							0
		redit-obligation assets		0	0							U		-
	Other non cr	epit-configuration assers												



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	49- (19- 190- 580- 233- 200- 1377-	5 265	0		0 494 0 198 0 198 0 231 265 0 1,772	0		0 0 0	0 0 0	0	0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mone Total	Belgium	49; 46; 36; 699; 2.10; 1.70; 5.822	0 0 0 2 492 3 463 463 4 663 64 698 3 2.103 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 492 0 463 0 364 0 698 2,101 1,705 5,823	0 0 0 0	6	0 0 0 0 0 0 126	0 0 0 0 0 0 111	0 0 0 0 0 0 50	0 0 0 0 0		16
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 110Y - more Total	Denmark	2-2-2-2-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3	0 0 0 0 4 24 24 4 1 1 1 1 7 87 47 3 183	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[10 - 3M] [13M - 1Y] [12Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mone	Estonia		200			200								



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
					_		As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland	(45) (13) (32) (2, 2)	7 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 454 0 130 130 130 132 27 1,036	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 aM	France	1,000 (0) 399 19,7 7 788 9,9	0 0 300 0 399 2 192 1 71 5 785	000000000000000000000000000000000000000		7,000 0 300 390 192 71 785 89	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Germany	266 577 733 82 993 1,144 5,500	3 263 6 578 3 721 4 820 3 994 4 1,132	0 4 13 8 27 66 88		263 574 720 816 966 1,079	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 25 60 55 19 20 28	400 1,100 1,650 900 375 200 2000	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	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	9.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 94	0 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[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy	37/0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 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		



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	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)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				ioi uaunig	profit or loss	comprehensive income	amouseu cost							
[0 - 3M[Latvia													
[0 - 3M[Lithuania													
[0 - 3M[] [134 - 17]	Luxembourg	9 9 16 255 10 36 8	0 0 0 0 9 99 99 11 151 5 5 255 5 105 9 9 99 99 99 89 89 89 1 1,078	0	0	0 99 161 255 105 369 89 1078	0		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0	402 0 0 0 0 0 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	19 19 26 53 62 1,09	4 624	0 0 0 0 0 20 148	000000000000000000000000000000000000000	0 0 193 360 534 599 945 2,631	0 16 1 4 3 5 7		0 22 0 0 0 0 0 0 1 1	0 0 0 0 0	0 0 0 0	0 0 0 1 1 864 3	0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Poland	2,89	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0	0		24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total [0 - 3M[[3M - 11] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Portugal	33	330 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	330 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	66
10-3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 1 10Y - 10Y 1 1	Romanila			·								3		



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
				_			As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	266	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	(0 0 0 0 0 268 0 288	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	183	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 183	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 111 0	0	0
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway			6		0 0 0 0 0 0	0 0 0 0 0	6	0 0 9 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3 M [1 3M - 1 Y [1 1 Y - 2 Y]	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	33 133 499 122 9 266	30 138 8 498 121 22 4 264 0 0	0	(30 138 488 121 92 264 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	70
[0 - 3M[] [3M - 1Y] [1Y - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [10Y - more]] [10Y - more] [10H]	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	10: 40: 40: 656: 656: 656: 656: 656: 656: 656: 65	161 407 0 0 0 0 0 0 0 0 0 0 5 5 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	161 407 0 0 0 0 0 0 0 568	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	u.s.	325 85 85 42,24 2,08	5 1,845 0 2,080	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	328 556 982 6822 1.845 2.080 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 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	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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 0 0 0 0 0	5 3 4 10 20 0 0	440 406 267 326 661 0 0	27 11 13 0	196 719 928 189 215 0 0	0 0 0	0	0
[0-3M] [3M-1Y [1Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	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 3 3 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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



General governments exposures by country of the counterparty

		ABN AMRO Bank N.V.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n 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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
10-3M	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	5 0 0 0 0 0	77 0 0 0 0	0 0 0 0	0	0 0 0 0		
10 - 3M 13M - 1Y	Latin America and the Caribbean	0 0 9 5 67 2 2	0 0 9 5 67 0 2	0	0 0 0 0	0 9 5 67 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	Africa	55 0 0 0 0 5 0	0 0 0 0 5	0	0 0 0 0	0 0 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 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		
Total	Others	9 0 258 268 313 210 410 34 1.555 1.555	0 258 265 313 210 410 94	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 288 265 313 210 410	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 31 0		1

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	100 400 37 411 533 241 242 227	532	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100 402 0 371 418 532 249 2,072	0	0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Belgium	559 287 287 287 287 287 287 287 287 287 287	0 0 558 3 293 231 2 582 2 1582 2 1582	0 1 1 0 0 2 5 8		0 557 293 231 582 2,152 2,152 5,968	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 62 62	0 0 0 0 0 0 0 13	0 0 0 0 0 0 112	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		16
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	1 3 2- 2 1 16 2 2- 30	0 38 4 24 28 118 1166 26 26 301 301	0 0 0 1 1 3 3		0 38 24 28 17 157 23 288		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M] [1 3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Estonia		352			200						J		



General governments exposures by country of the counterparty

			ABN AMRO Bank N.V.												
					_		As of 30/06/2024		_	_		_			
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
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	amount	
[0 - 3M[Fintand	6 12: 44 25: 68: 100	5 685 100	0		0 0 129 48 5 253 685 100 1,215	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	France	24/ 43/ 12/ 11/ 1,000 11/ 2,888	0 0 0 0 5 245 5 435 2 122 3 113 9 1,059 4	0 98 0 0 0 0		111 0 147 435 122 113 1,040 114	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	711 1.22 62 1.08 1.211 4.5 5.323	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 0 15 40 47 44 149		0 708 1,229 613 1,049 1,167 394	0 0 0 0 3		0 155 0 0 0 30 0	19 11 0 0 3 3 3	2,363 1,055 68 0 0 0 0	0 0 0		9	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Hungary														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Ireland	88	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 89	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 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	101 255 255	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 105 259 0 364	0		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			



General governments exposures by country of the counterparty

		ABN AMRO Bank N.V.												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	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)	of which: Financial assets held for trading		of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	- Notional amount	Nominat	Provisions	Risk weighted exposure amount
				for trading	profit or loss	comprehensive income	amortised cost							
[0-3M[13M-11f] 11Y-2YI 12Y-3Y[13Y-5YI 15Y-10Y[10Y-more	Latvia													
[0 - 3M[Uthuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	6 8. 7. 5. 9. 6	0 0 0 0 0 2 82 82 82 1 1 51 51 50 0 0 0 0 0 4 4 294	0	0	0 0 82 70 51 90 0	0		322 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	44 9 277 688 74. 1,21 1,21 3,272	9 49 9 9 44 264 4 264 568 2 742 1 751 1 1214 6 3,718	1 0 44 323 19 72 116 574	0	0 0 195 380 694 641 1,023 2,913	49 9 35 6 30 38 75		23 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 9	0 0 0 1 1 967 3 972	0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Poland	314	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0	0 0 0 0		24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	9 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0-3M] [3M-11] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [100'-more Total	Portugal	321 (((()	316 316 316 316 316 316 316 316 316 316	0 0 0 0 0	0 0	316 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	63
Total [0 - 3M[13M - 11] 13M - 12] 12Y - 22Y 12Y - 3Y[13Y - 5Y[15Y - 10Y[100' - more Total	Romania	31	10	0	0	10	0			0	0	0	0	0



General governments exposures by country of the counterparty

		ABN AMRO Bank N.V.												
				_			As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 10Y - more Total	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	559	0 0 0 0 0 0 0 0 5 598 0 0	6	(0 0 0 0 0 598 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom	177 177	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 176 176	0 0 0 0 0	0	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 114 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0	6		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2024			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3 M [1 3M - 1 Y [1 1 Y - 2 Y]	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	45/45/188/188/188/188/188/188/188/188/188/18	0 450 450 181 192 0 92 0 373 69 5 1,165	0 0 0 0 0 10	(0 450 181 92 0 373 59 1,155	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	000000000000000000000000000000000000000	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]] [10Y - more] [10H]	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	855 1,755	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	859 1,753 0 0 0 0 0 0 2,611	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 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	u.s.	822 1,356 99 2,19 1,856	1,365 992 5 2,196 1,861	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 829 764 992 2,196 1,861 0	0 601 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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	5 2 5 7 9 0 0	376 483 528 307 372 0	20 1 0	2,113 798 385 468 82 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 advanced economies non EEA	4 4 6	0 0 7 47 0 3 3 0 0	0 0 0 3 3 0	6	0 0 47 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.																		
							As of 30/06/2024																		
						Dire	ct exposures																		
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	ince sheet												
												Off-balance	sheet exposures												
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	D erivatives wit	h 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[[3M-1Y] [11'-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA																								
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y Total Total	Middle East	0 15 0 0	0 15 0 0 0	0 5 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
Total 10-3M1 13M-1Y1 13M-1Y1 11Y-2Y1 12Y-3Y1 13Y-5Y1 15Y-10Y1 110Y-more Total	Latin America and the Caribbean	15 0 0 9 23 46 25 1	15 0 0 9 23 46 25 1 104	5 0 0 0 0 0 0	0	0 0 9 23 46 25 0	0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0	0			0	0											
[0.3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	104 0 0 0 4 4 0 0	100 0 0 4 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 4 0 0	6	0 0 0 0	0 0 0 0 0				v 1											
Total 1 0 - 3M f	Others	4 0 71 5080 208 67 4282 92	4 0 71 508 208 67 428 92 1,375	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 71 508 208 67 428 92 1,376	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000			0	0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0											

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



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

					As of 30/09/2023									As of 31/12/2023				
		Gros:	s carrying amount/ Nominal as	mount		Accumulated impair credit risk and provis	ment, accumulated negative cha ions ⁴	anges in fair value due to			Gree	ss carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative chang	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due > 30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performin	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	61,334	0	0	0		0	5 0		0	54,761	1 (0		0 2	0		
Debt securities (including at amortised cost and fair value)	37,009	0	0			0	0			40,632	2 0		۰		0 1	0		
Central banks	740	0	0			0	0		0	1,357	,		0		0 0	0		
General governments	28,532	0	0			0	1 0		0	30,697	7		0		0 1	0		
Credit institutions	6,919	0	0			0	0		0	7,751	1 0		0		0 0	0		
Other financial corporations	804		0			0	0		0	752	2 (0		0 0	0		
Non-financial corporations	15	0	0			0	0		0	74			0		0 0	0		
Loans and advances(including at amortised cost and fair value)	300,783	557	4,907	4,780	4,764	60	1,120	1,118	3,201	280,558	384	4,922	4,805	4,70	523	1,126	1,08	3,137
Central banks	1,051	0	0			0	0		0	491	1 0		0		0 0	0		
General governments	864	14	9	9	1	9	1 1	1	1 0	625	9		7		7 2	1		. 5
Credit institutions	15,841	0	0			0	0		0	8,161	1 (0		0 1	0		
Other financial corporations	48,467	94	70	70	70	0 2	5 48	46	12	40,371	54	188	188	18	18 9	59	9	19
Non-financial corporations	69,770	383	3,009	3,009	3,004	4 38	807	807	1,751	67,025	258	2,804	2,804	2,79	9 362	736	73	1,670
of which: small and medium-sized enterprises	16,054	79	1,004	1,004	1,000	12	2 251	250	512	16,794	75	970	970	96	7 119	252	25	591
of which: Loans collateralised by commercial immovable property	21,974	55	782	782	782	2 16	123	123	651	21,881		775	773	77	3 149	89	8	683
Households	164,791	66	1,819	1,692	1,68	18	5 264	260	1,438	163,878	67	1,923	1,806	1,71	4 149	331	28	1,443
of which: Loans collateralised by residential immovable property	152,786	14	1,400	1,274	1,272	9	113	112	1,278	152,434	14	1,450	1,335	1,33	14 75	142	14	1,302
of which: Credit for consumption	4,394	30	109	108	10:	1 1	9 46	46	32	4,625	25	184	184	9	13	88	4	21
DEBT INSTRUMENTS other than HFT	399,127	557	4,907	4,780	4,764	60	1,120	1,118	3,201	375,951	384	4,922	4,805	4,70	526	1,126	1,08	3,137
OFF-BALANCE SHEET EXPOSURES	89,445		1,148	923	92:	1 3	1 86	70	375	92,058	3	1,326	966	96	15 28	92	8	547

⁽⁵⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

^{**}Institutions apport new time cumulative artisticution is explicitude covered trained as institution in support of the state of the support of the su

For The on-halance sheek laters, accumulated impairments and accumulated engagines changes in literalized out to credit risk and doctored with a sportised according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection, a decisioned with the opposition according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a sign connection as a credit bild according to the PREP Transmost pumptates \$7.11.000, which follows a credit bild according to the PREP Transmost pumptates \$7.11.000, which

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 perior



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

					As of 31/03/2024									As of 30/06/2024				
		Gros	carrying amount/Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	nanges in fair value due to			Gros	s carrying amount/ Nominal an	nount		Accumulated impairm credit risk and provision	nent, accumulated negative cha	inges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ³	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		due 250 days and 4-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸			and 250 days and 4-50 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b	
Cash balances at central banks and other demand deposits	47,083					0 2			0	39,04		0	0		2			
Debt securities (including at amortised cost and fair value)	46,139					0 1			0	49,34	0	0	0		1	۰	i .	0 0
Central banks	2,773		0			0 0	0		0	4,690	2 0	0	0		0		i '	0 0
General governments	34,090	0				0 1			0	34,80	3 0	0	0		1	۰	i '	0 0
Credit institutions	8,628	. 0				0 0	0		0	9,20	0	0	0		0	۰	i '	0 0
Other financial corporations	632	. 0				0 0	0		0	638	0	0	0		0	۰	i '	0 0
Non-financial corporations	16	0				0 0	0		0	26	9 0	0	0		0	۰	i '	0 0
Loans and advances(including at amortised cost and fair value)	301,768	418	5,049	4,925	4,84	6 466	1,116	1,080	3,253	302,82	277	5,097	4,972	4,904	446	1,087	1,056	55 3,309
Central banks	654					0 0	0		0	1,090	2 0	0	0		0	۰	i '	0 0
General governments	786	0	9	9		9 1	. 1		. 0	1,40	0	6	6	6	0	۰	l '	0 0
Credit institutions	15,048	. 0				0 1			0	16,26	. 0	37	37	37	0	۰	i '	0 37
Other financial corporations	52,584	143	194	194	19	4 9	61	61	106	48,78	67	110	110	110	8	49		9 27
Non-financial corporations	67,803	206	2,927	2,927	2,92	2 325	742	742	1,671	68,971	174	2,991	2,991	2,988	309	731	79	1,725
of which: small and medium-sized enterprises	17,025	61	991	991	98	7 110	237	237	562	17,56	65	965	965	963	103	228	220	8 536
of which: Loans collateralised by commercial immovable property	21,504	13	826	826	82	6 143	115	115	666	21,74	14	871	871	871	137	96	g g	å 742
Households	164,893	69	1,919	1,795	1,72	2 130	312	276	1,475	166,30	36	1,963	1,829	1,764	129	308	27/	76 1,520
of which: Loans collateralised by residential immovable property	153,219	16	1,485	1,361	1,36	0 66	141	136	1,333	154,838	10	1,530	1,406	1,405	64	139	137	1,387
of which: Credit for consumption	4,270	24	163	163	8	9 12	78	44	22	4,18	11	159	158	93	12	73	4	4 28
DEBT INSTRUMENTS other than HFT	394,991	418	5,049	4,925	4,84	6 469	1,116	1,080	3,253	391,21	277	5,097	4,972	4,904	449	1,087	1,056	55 3,309
OFF-BALANCE SHEET EXPOSURES	92,045		1,405	1,043	1,04	1 26	106	56	442	90,568	5	1,118	678	678	28	130	9	6 291

(If first the salance startum, excussed interpretation of the contract and product on the contract and product on



Forborne exposures

1			As of 30/0	09/2023					As of 31/:	12/2023		
	Gross carrying exposures with measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo	
		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
(min EUR)				_	_				_			-
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)	5,758	2,558	597	533	4,029	1,744	5,535	2,472	566	510	3,873	1,649
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	2	2	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	74	2	13	0	34	2	150	34	0	0	35	10
Non-financial corporations	4,378	1,916	514	470	2,842	1,202	4,072	1,774	488	438	2,691	1,096
of which: small and medium-sized enterprises	1,225	642	148	136	696		1,223	577	162	146	888	
Households	1,306	639	70	63	1,153	540	1,310	663	78	71	1,147	543
DEBT INSTRUMENTS other than HFT	5,758	2,558	597	533	4,029		5,535	2,472	566	510	3,873	
Loan commitments given	898	417	2	0	224	82	1,166	613	1	0	328	183
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

⁽P) 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.

(I) 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Forborne exposures
ABN AMRO Bank N.V.

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carrying exposures wit measures			exposures with	Collateral and financia on exposures with fo	
		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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	9
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)	5,798	2,468	578	531	3,707	1,635	5,676	2,528	498	449	3,915	1,792
Central banks	0	0	0	0	0	0	0	0	0	0	0	o
General governments	2	2	1	1	0	0	1	1	0	0	0	o
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	61	31	0	0	28	8	171	31	1	0	136	8
Non-financial corporations	4,427	1,788	502	463	2,537	1,092	4,189	1,834	420	380	2,627	1,234
of which: small and medium-sized enterprises	1,241	547	129	118	866		1,335	498	129	116	855	
Households	1,308	647	74	67	1,142	535	1,316	662	77	69	1,153	550
DEBT INSTRUMENTS other than HFT	5,798	2,468	578	531	3,707	303	5,676	2,528	498	449	3,915	330
	1,197		5/8	531	237	440	1,244	421	498	53	243	440
Loan commitments given	1,197	551	1	0	237	113	1,244	421	55	53	243	116
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. "This on Supervisory reporting, However, for the off-balance sheet instruments, he same Item (*Paccumulated impairment, accumulated ranges in fair value due to credit risk and provisors s) disclosed consistently with the FINREP sign convention. The provisions not off-balance sheet commitments are generally reported with a postive 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.



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

ı														As of 31/03/2024 As of 30/06/2024											
	As of 30/09/2023 Gross carrying amount						As of 31/12/2023 Gross carrying amount						As of 31/03/2024 Gross carrying amount						As or 30/06/2024 Gross carrying amount						
	Old Stranger Garden					Accumulated	Gross currying uniount				Accumulated	Gioss carrying annount				Accumulated	Oloss carrying amount				4 /	Accumulated			
		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	impairment ¹	negative changes in fair value due to credit risk on			performing		Accumulated impairment ¹	negative changes in fair value due to credit risk on	
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted			non-performing exposures ¹	
A Agriculture, forestry and fishing	4,726	215	215	4,726	95	0	4,735	216	216	4,735	79	0	4,641	179	179	4,641	79	0	4,496	158	158	4,496	79	0	
B Mining and quarrying	1,610	73	73	1,610	6	0	1,386	68	68	1,386	1	0	1,388	64	64	1,388	1	0	1,368	63	63	1,368	1	0	
C Manufacturing	4,275	692	692	4,275	143	0	3,772	590	590	3,772	134	0	4,121	588	588	4,121	129	0	4,331	556	556	4,331	100	0	
D Electricity, gas, steam and air conditioning supply	1,936	116	116	1,936	60	0	1,915	115	115	1,915	59	0	1,965	101	101	1,965	45	0	1,986	101	101	1,986	45	0	
E Water supply	630	10	10	630	9	0	609	1	1	609	1	0	616	4	4	616	4	0	617	36	36	617	3	0	
F Construction	2,263	62	62	2,263	33	0	2,226	73	73	2,226	34	0	2,199	56	56	2,199	22	0	2,213	50	50	2,213	19	0	
G Wholesale and retail trade	6,466	382	382	6,466	170	0	5,904	302	302	5,904	159	0	6,113	327	327	6,113	174	0	6,211	374	374	6,211	187	0	
H Transport and storage	7,563	157	157	7,563	38	0	7,285	158	158	7,257	33	0	7,367	157	157	7,339	26	0	7,320	99	99	7,320	28	0	
I Accommodation and food service activities	702	19	19	702	18	0	686	26	26	686	18	0	683	24	24	683	13	0	735	24	24	735	11	0	
J Information and communication	3,390	50	50	3,390	34	0	3,926	47	47	3,926	30	0	4,187	49	49	4,187	27	0	4,707	106	106	4,707	39	0	
K Financial and insurance activities	17,136	623	623	17,107	313	0	16,029	574	574	16,029	304	0	16,091	644	644	16,091	281	0	16,206	737	737	16,206	289	0	
L Real estate activities	9,291	212	212	9,257	97	0	8,913	152	152	8,883	72	0	8,557	230	230	8,527	98	0	8,764	203	203	8,761	92	0	
M Professional, scientific and technical activities	4,070	218	218	4,070	114	0	4,065	240	240	4,065	108	0	3,977	247	247	3,977	108	0	4,052	236	236	4,052	89	0	
N Administrative and support service activities	3,130	50	50	3,130	26	0	3,209	68	68	3,209	22	0	3,455	82	82	3,455	21	0	3,682	78	78	3,682	27	0	
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	4	0	0	4	0	0	1	0	0	1	0	0	
P Education	63	4	4	63	2	0	60	3	3	60	1	0	58	1	1	58	1	0	60	1	1	60	1	0	
Q Human health services and social work activities	2,190	97	97	2,190	25	0	2,015	139	139	2,015	29	0	2,097	142	142	2,097	26	0	1,914	141	141	1,888	18	0	
R Arts, entertainment and recreation	191	21	21	191	9	0	181	18	18	181	6	0	177	16	16	177	8	0	177	14	14	177	7	0	
S Other services	137	9	9	137	3	0	112	13	13	112	6	0	108	15	15	108	5	0	130	15	15	130	4	0	
Loans and advances	69,770	3,009	3,009	69,707	1,195	0	67,029	2,804	2,804	66,970	1,098	0	67,803	2,927	2,927	67,745	1,067	0	68,970	2,991	2,991	68,941	1,039	0	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.