



2024 EU-wide Transparency Exercise

| | |
|---------------------|----------------------|
| 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.

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Key Metrics

ABN AMRO Bank N.V.

| (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 |
|--|------------------|------------------|------------------|------------------|--|---|
| 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,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; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |

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Leverage ratio

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| | | (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 |
| A.1 | Tier 1 capital - transitional definition | 22,526 | 21,985 | 22,680 | 22,934 | C 47.00 (r0320,c0010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| A.2 | Tier 1 capital - fully phased-in definition | 22,526 | 21,985 | 22,680 | 22,934 | C 47.00 (r0310,c0010) | |
| 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) | |
| 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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Overview of Risk exposure amounts

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| (min EUR, %) | RWAs | | | | COREP CODE |
|--|------------------|------------------|------------------|------------------|--|
| | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | |
| Credit risk (excluding CCR and Securitisations) ¹ | 83,763 | 84,140 | 88,285 | 91,403 | C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010) |
| 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 (r0420, c0010) |
| Counterparty credit risk (CCR, excluding CVA) ² | 6,665 | 6,233 | 7,355 | 7,436 | C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010) |
| 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 (r0470, 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, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*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 (r0600, 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.

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P&L

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| (min EUR) | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 |
|--|------------------|------------------|------------------|------------------|
| 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 subsidiaries, 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 subsidiaries, 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 |

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."

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Total Assets: fair value and impairment distribution

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| (mm EUR) | | As of 30/09/2023 | | | | As of 31/12/2023 | | | | As of 31/03/2024 | | | | As of 30/06/2024 | | | | References |
|---|-----------------|----------------------|---------|---------|-----------------|----------------------|---------|---------|-----------------|----------------------|---------|---------|-----------------|----------------------|---------|---------|--|------------|
| ASSETS: | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | | |
| | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | | |
| Cash, cash balances at central banks and other demand deposits | 61,754 | | | | 55,058 | | | | 47,443 | | | | 39,408 | | | | IAS 1.54 (f) | |
| Financial assets held for trading | 7,867 | 1,517 | 6,132 | 18 | 5,721 | 1,126 | 4,569 | 26 | 6,620 | 1,028 | 4,657 | 34 | 6,695 | 1,585 | 5,040 | 39 | IFRS 7.8(a)(i); 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 | 1,276 | 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)(iii); 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(b); IFRS 9.4.1.2A | |
| Financial assets at amortised cost | 298,093 | | | | 278,202 | | | | 299,400 | | | | 300,652 | | | | IFRS 7.8(c); 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 | | | | -6,056 | | | | -6,100 | | | | -6,722 | | | | IAS 39.89A(a); IFRS 9.6.5.8 | |
| Other assets ¹ | 3,096 | | | | 3,091 | | | | 2,836 | | | | 2,804 | | | | | |
| TOTAL ASSETS | 399,918 | | | | 378,295 | | | | 398,046 | | | | 393,816 | | | | IAS 1.8(a), 10.6 | |

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

| (mm EUR) | | As of 30/09/2023 | | | | | | As of 31/12/2023 | | | | | | As of 31/03/2024 | | | | | | As of 30/06/2024 | | | | | | References |
|---|--------------------|---|--|-----------------------------------|---|--|-----------------------------------|---|--|-----------------------------------|---|--|-----------------------------------|---|--|-----------------------------------|---|--|-----------------------------------|---|--|-----------------------------------|---------------------------------------|--------|-------------------------|------------|
| Breakdown of financial assets by instrument and by counterparty sector ¹ | | Gross carrying amount ⁽²⁾ | | | Accumulated impairment ⁽²⁾ | | | Gross carrying amount ⁽²⁾ | | | Accumulated impairment ⁽²⁾ | | | Gross carrying amount ⁽²⁾ | | | Accumulated impairment ⁽²⁾ | | | Gross carrying amount ⁽²⁾ | | | Accumulated impairment ⁽²⁾ | | | |
| | | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | | | | |
| Financial assets at fair value through other comprehensive income | Debt securities | 37,009 | 0 | 0 | -1 | 0 | 0 | 40,632 | 0 | 0 | -1 | 0 | 0 | 46,139 | 0 | 0 | -1 | 0 | 49,349 | 0 | 0 | -1 | 0 | 0 | Annex V Part 1.31.44(b) | |
| | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V Part 1.31.44(a) | |
| Financial assets at amortised cost | Debt securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V Part 1.31.44(b) | |
| | Loans and advances | 271,521 | 23,522 | 4,704 | -287 | -315 | -1,118 | 253,102 | 21,962 | 4,708 | -235 | -289 | -1,080 | 275,164 | 21,023 | 4,846 | -220 | -248 | 276,332 | 20,916 | 4,904 | -220 | -228 | -1,056 | Annex V Part 1.31.44(a) | |

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

⁽²⁾ 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.

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Breakdown of liabilities

ABN AMRO Bank N.V.

(min EUR)

| LIABILITIES: | Carrying amount | | | | References |
|---|------------------|------------------|------------------|------------------|--|
| | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | |
| 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(l) |
| 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

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Breakdown of liabilities

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(mln EUR)

| Breakdown of financial liabilities by instrument and by counterparty sector | | Carrying amount | | | | References |
|---|---|------------------|------------------|------------------|------------------|---|
| | | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | |
| 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 |
| | Debt securities | 922 | 814 | 1,561 | 1,378 | Annex V.Part 1.31 |
| Deposits | 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) |
| | of which: Current accounts / overnight deposits | 2,152 | 1,154 | 1,758 | 1,507 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | 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: Subordinated 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 | |

2024 EU-wide Transparency Exercise
Market Risk
ABN AMRO Bank N.V.

| | SA | | IM | | | | | | | | | | IM | | | | | | | | | | |
|-------------------------|----------------------------|----------------------------|---|-----------------------|--|----------------------------|---|--------------|--|--------------------------|--------------|----------------------------|---|-----------------------|--|----------------------------|---|--------------|--|--------------------------|--------------|----------------------------|--------------|
| | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | VaR (Memorandum Item) | | STRESSED VaR (Memorandum Item) | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | | TOTAL RISK EXPOSURE AMOUNT | VaR (Memorandum Item) | | STRESSED VaR (Memorandum Item) | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | | TOTAL RISK EXPOSURE AMOUNT | |
| | | | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | | |
| (min EUR) | | | | | | | | | | | | | | | | | | | | | | | |
| | As of 30/09/2023 | As of 31/12/2023 | As of 30/09/2023 | | | | | | | | | | As of 31/12/2023 | | | | | | | | | | |
| Traded Debt Instruments | 0 | 0 | 40 | 12 | 86 | 27 | | | | | | | 40 | 9 | 67 | 14 | | | | | | | |
| Of which: General risk | 0 | 0 | 39 | 12 | 74 | 22 | | | | | | | 34 | 6 | 59 | 16 | | | | | | | |
| Of which: Specific risk | 0 | 0 | 14 | 8 | 22 | 9 | | | | | | | 16 | 5 | 24 | 7 | | | | | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Foreign exchange risk | 0 | 0 | 1 | 0 | 2 | 0 | | | | | | | 1 | 0 | 3 | 1 | | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Total | 0 | 0 | 40 | 12 | 87 | 27 | 45 | 48 | 0 | 0 | 0 | 2,189 | 40 | 10 | 66 | 14 | 50 | 35 | 0 | 0 | 0 | 0 | 1,954 |
| | As of 31/03/2024 | As of 30/06/2024 | As of 31/03/2024 | | | | | | | | | | As of 30/06/2024 | | | | | | | | | | |
| Traded Debt Instruments | 0 | 0 | 28 | 8 | 64 | 22 | | | | | | | 48 | 16 | 87 | 24 | | | | | | | |
| Of which: General risk | 0 | 0 | 23 | 7 | 56 | 22 | | | | | | | 37 | 10 | 67 | 19 | | | | | | | |
| Of which: Specific risk | 0 | 0 | 17 | 5 | 36 | 15 | | | | | | | 22 | 9 | 55 | 18 | | | | | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Foreign exchange risk | 0 | 0 | 1 | 0 | 2 | 0 | | | | | | | 1 | 0 | 2 | 1 | | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Total | 0 | 0 | 28 | 8 | 64 | 22 | 104 | 102 | 0 | 0 | 0 | 2,449 | 48 | 16 | 87 | 24 | 92 | 72 | 0 | 0 | 0 | 0 | 2,833 |

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2023

| (min EUR) | | Direct exposures | | | | | | | | | | | | Risk weighted exposure amount | |
|-------------------|----------------------------------|--|---|---|--|---|--|--------------------------------------|-----------------|-----------------------------|-----------------|---------|------------|-------------------------------|---|
| Residual Maturity | Country / Region | On balance sheet | | | | Derivatives | | | | Off balance sheet | | | | | |
| | | Non-derivative financial assets by accounting portfolio | | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | | | |
| | | 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 | | |
| | | | | | | | | | | | | | | | |
| [0 - 3M] | Australia | | | | | | | | | | | | | | |
| 13M - 1Y] | | | | | | | | | | | | | | | |
| 1Y1 - 2Y] | | | | | | | | | | | | | | | |
| 2Y - 3Y] | | | | | | | | | | | | | | | |
| 3Y - 5Y] | | | | | | | | | | | | | | | |
| 5Y - 10Y] | | | | | | | | | | | | | | | |
| 10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M] | Canada | 30 | 30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13M - 1Y] | | 138 | 138 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1Y1 - 2Y] | | 498 | 498 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2Y - 3Y] | | 121 | 121 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3Y - 5Y] | | 92 | 92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5Y - 10Y] | | 264 | 264 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10Y - more | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | 1,142 | 1,142 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M] | Hong Kong | | | | | | | | | | | | | | |
| 13M - 1Y] | | | | | | | | | | | | | | | |
| 1Y1 - 2Y] | | | | | | | | | | | | | | | |
| 2Y - 3Y] | | | | | | | | | | | | | | | |
| 3Y - 5Y] | | | | | | | | | | | | | | | |
| 5Y - 10Y] | | | | | | | | | | | | | | | |
| 10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M] | Japan | 161 | 161 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13M - 1Y] | | 407 | 407 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1Y1 - 2Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2Y - 3Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3Y - 5Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5Y - 10Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10Y - more | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | 568 | 568 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M] | U.S. | 328 | 328 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13M - 1Y] | | 556 | 556 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1Y1 - 2Y] | | 982 | 982 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2Y - 3Y] | | 682 | 682 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3Y - 5Y] | | 1,845 | 1,845 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5Y - 10Y] | | 2,080 | 2,080 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10Y - more | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | 6,472 | 6,472 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M] | China | | | | | | | | | | | | | | |
| 13M - 1Y] | | | | | | | | | | | | | | | |
| 1Y1 - 2Y] | | | | | | | | | | | | | | | |
| 2Y - 3Y] | | | | | | | | | | | | | | | |
| 3Y - 5Y] | | | | | | | | | | | | | | | |
| 5Y - 10Y] | | | | | | | | | | | | | | | |
| 10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M] | Switzerland | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 440 | -3 | 195 | 0 | 0 | 0 | |
| 13M - 1Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 406 | 10 | 719 | 0 | 0 | 0 | |
| 1Y1 - 2Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 257 | 27 | 929 | 0 | 0 | 0 | |
| 2Y - 3Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 326 | 11 | 169 | 0 | 0 | 0 | |
| 3Y - 5Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 20 | 661 | 13 | 215 | 0 | 0 | 0 | |
| 5Y - 10Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 10Y - more | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total | 0 | 0 | 0 | 0 | 0 | 0 | 42 | 2,190 | 65 | 2,247 | 0 | 0 | 0 | | |
| [0 - 3M] | Other advanced economies non EEA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 13M - 1Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 1Y1 - 2Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2Y - 3Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 3Y - 5Y] | | 3 | 3 | 3 | 3 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 5Y - 10Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 10Y - more | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total | 3 | 3 | 3 | 3 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2023

| (min EUR) | | Direct exposures | | | | | | | | | | | | Risk weighted exposure amount | | | | |
|---|--|--|---|---|---|--|---|---|---|--|---|-----------------|-----------------|-------------------------------|-----------------|-----------------|---------|------------|
| Residual Maturity | Country / Region | On balance sheet | | | | Derivatives | | | | Off balance sheet | | | | | | | | |
| | | Non-derivative financial assets by accounting portfolio | | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | | | | | | |
| | | 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 |
| | | | | | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Middle East | | | | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Latin America and the Caribbean | | | | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Africa | | | | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Others | | | | | | | | | | | | | | | | | |
| | | 1,551 | 1,551 | 0 | 0 | 1,550 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 31 | 0 | | | 11 |

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2024

| (min EUR) | | Direct exposures | | | | | | | | | | | | Risk weighted exposure amount | |
|-------------------|----------------------------------|--|---|---|--|---|--|--------------------------------------|-----------------|-----------------------------|-----------------|---------|------------|-------------------------------|---|
| Residual Maturity | Country / Region | On balance sheet | | | | Derivatives | | | | Off balance sheet | | | | | |
| | | Non-derivative financial assets by accounting portfolio | | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | | | |
| | | 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 | | |
| | | | | | | | | | | | | | | | |
| [0 - 3M] | Australia | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M] | Canada | 450 | 450 | 0 | 0 | 0 | 450 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y] | | 181 | 181 | 0 | 0 | 0 | 181 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y] | | 92 | 92 | 0 | 0 | 0 | 92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [2Y - 3Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3Y - 5Y] | | 373 | 373 | 0 | 0 | 0 | 373 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [5Y - 10Y] | | 69 | 69 | 0 | 0 | 0 | 69 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [10Y - more] | | | | | | | | | | | | | | | |
| Total | | 1,165 | 1,165 | 0 | 0 | 0 | 1,165 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] | Hong Kong | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | |
| Total | | 859 | 859 | 0 | 0 | 0 | 859 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] | Japan | 1,752 | 1,752 | 0 | 0 | 0 | 1,752 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [2Y - 3Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3Y - 5Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [5Y - 10Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [10Y - more] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | | 2,811 | 2,811 | 0 | 0 | 0 | 2,811 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] | U.S. | 829 | 829 | 0 | 0 | 0 | 829 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y] | | 1,266 | 1,266 | 0 | 0 | 0 | 1,266 | 601 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y] | | 992 | 992 | 0 | 0 | 0 | 992 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [2Y - 3Y] | | 2,196 | 2,196 | 0 | 0 | 0 | 2,196 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3Y - 5Y] | | 1,861 | 1,861 | 0 | 0 | 0 | 1,861 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [5Y - 10Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [10Y - more] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | | 7,242 | 7,242 | 0 | 0 | 0 | 6,642 | 601 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] | China | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M] | Switzerland | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 376 | 34 | 2,113 | 0 | 0 | 0 | |
| [3M - 1Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 483 | 17 | 798 | 0 | 0 | 0 | |
| [1Y - 2Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 128 | 13 | 385 | 0 | 0 | 0 | |
| [2Y - 3Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 307 | 20 | 468 | 0 | 0 | 0 | |
| [3Y - 5Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 372 | 1 | 82 | 0 | 0 | 0 | |
| [5Y - 10Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 28 | 2,067 | 85 | 3,846 | 0 | 0 | 0 | 0 | |
| [0 - 3M] | Other advanced economies non EEA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y] | | 47 | 47 | 0 | 0 | 0 | 47 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y] | | 3 | 3 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total | | 50 | 50 | 0 | 0 | 0 | 47 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2024

| (min EUR) | | Direct exposures | | | | | | | | | | | | Risk weighted exposure amount | | | |
|-------------------|--|--|---|---|---|--|-------|---|----|--|---|-----------------|-----------------|-------------------------------|-----------------|-----------------|---------|
| Residual Maturity | Country / Region | On balance sheet | | | | Derivatives | | | | Off balance sheet | | | | | | | |
| | | Non-derivative financial assets by accounting portfolio | | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | | | | | |
| | | 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 |
| | | | | | | | | | | | | | | | | | |
| [0 - 3M] | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | |
| [0 - 3M] | Middle East | 15 | 15 | 5 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [2Y - 3Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3Y - 5Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [5Y - 10Y] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [10Y - more] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 15 | 15 | 5 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] | Latin America and the Caribbean | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [2Y - 3Y] | | 23 | 23 | 0 | 0 | 0 | 0 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3Y - 5Y] | | 46 | 46 | 0 | 0 | 0 | 0 | 46 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [5Y - 10Y] | 26 | 26 | 0 | 0 | 0 | 0 | 26 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more] | -1 | -1 | 0 | 0 | 0 | 0 | -1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | 104 | 104 | 0 | 0 | 0 | 0 | 102 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 0 | |
| [0 - 3M] | Africa | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [2Y - 3Y] | | 4 | 4 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3Y - 5Y] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [5Y - 10Y] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | 4 | 4 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M] | Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y] | | 71 | 71 | 0 | 0 | 0 | 0 | 71 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y] | | 508 | 508 | 0 | 0 | 0 | 0 | 508 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [2Y - 3Y] | | 208 | 208 | 0 | 0 | 0 | 0 | 208 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3Y - 5Y] | | 67 | 67 | 0 | 0 | 0 | 0 | 67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [5Y - 10Y] | 428 | 428 | 0 | 0 | 0 | 0 | 428 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more] | 32 | 32 | 0 | 0 | 0 | 0 | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | 1,375 | 1,375 | 0 | 0 | 0 | 0 | 1,375 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | |

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
ABN AMRO Bank N.V.

| | As of 30/09/2023 | | | | | | | | | | As of 31/12/2023 | | | | | | | | | | | |
|--|---|-----|---------------------------------------|--------------------------------|-------|--|--------------------------------|---|-------|---------|---|---|---------------------|---------------------------------------|-----|-------|--|-------|---|-------|---|---|
| | Gross carrying amount/ Nominal amount | | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾ | | | | | Collaterals and financial guarantees received on non-performing exposures | Gross carrying amount/ Nominal amount | | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾ | | | | | Collaterals and financial guarantees received on non-performing exposures |
| | Of which performing but past due >30 days and <=90 days | | Of which non-performing ²⁾ | | | On performing exposures ³⁾ | | On non-performing exposures ³⁾ | | | | Of which performing but past due >30 days and <=90 days | | Of which non-performing ²⁾ | | | On performing exposures ³⁾ | | On non-performing exposures ³⁾ | | | |
| | | | Of which: defaulted | Of which Stage 3 ⁴⁾ | | | Of which Stage 3 ⁴⁾ | | | | | | Of which: defaulted | Of which Stage 3 ⁴⁾ | | | Of which Stage 3 ⁴⁾ | | | | | |
| mil. EUR | | | | | | | | | | | | | | | | | | | | | | |
| Cash balances at central banks and other demand deposits | 61,334 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 54,781 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Debt securities (including at amortised cost and fair value) | 37,009 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 40,632 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | |
| Central banks | 740 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,357 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 28,532 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 30,697 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 6,919 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7,751 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 804 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 752 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 74 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 300,783 | 567 | 4,907 | 4,780 | 4,764 | 600 | 1,120 | 1,118 | 3,201 | 280,558 | 384 | 4,922 | 4,805 | 4,708 | 523 | 1,128 | 1,080 | 3,137 | 3,137 | 3,137 | | |
| Central banks | 1,051 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 491 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 864 | 14 | 9 | 9 | 9 | 1 | 1 | 1 | 0 | 628 | 0 | 7 | 7 | 7 | 2 | 1 | 1 | 1 | 1 | 1 | | |
| Credit institutions | 15,841 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 8,161 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | | |
| Other financial corporations | 48,467 | 94 | 70 | 70 | 70 | 23 | 48 | 48 | 12 | 40,371 | 54 | 188 | 188 | 188 | 9 | 59 | 59 | 59 | 59 | 59 | | |
| Non-financial corporations | 69,770 | 383 | 3,009 | 3,009 | 3,004 | 388 | 807 | 807 | 1,751 | 67,029 | 258 | 2,804 | 2,804 | 2,799 | 382 | 738 | 738 | 738 | 738 | 1,670 | | |
| of which: small and medium-sized enterprises | 16,054 | 79 | 1,004 | 1,004 | 1,000 | 122 | 251 | 250 | 512 | 16,794 | 75 | 970 | 970 | 967 | 119 | 252 | 252 | 252 | 252 | 591 | | |
| of which: Loans collateralized by commercial immovable property | 21,974 | 95 | 782 | 782 | 782 | 169 | 123 | 123 | 651 | 21,881 | 4 | 772 | 772 | 773 | 149 | 80 | 80 | 80 | 80 | 683 | | |
| Households | 164,791 | 96 | 1,819 | 1,802 | 1,801 | 185 | 264 | 262 | 1,438 | 163,878 | 67 | 1,922 | 1,806 | 1,714 | 149 | 331 | 331 | 331 | 331 | 1,441 | | |
| of which: Loans collateralized by residential immovable property | 152,796 | 14 | 1,400 | 1,274 | 1,272 | 98 | 113 | 112 | 1,278 | 152,434 | 14 | 1,452 | 1,335 | 1,334 | 79 | 142 | 142 | 142 | 142 | 1,302 | | |
| of which: Credit for consumption | 4,384 | 30 | 109 | 108 | 101 | 19 | 48 | 46 | 32 | 4,629 | 25 | 184 | 184 | 91 | 13 | 88 | 88 | 43 | 21 | 21 | | |
| DEBT INSTRUMENTS other than MPT | 399,127 | 567 | 4,907 | 4,780 | 4,764 | 606 | 1,120 | 1,118 | 3,201 | 375,951 | 384 | 4,922 | 4,805 | 4,708 | 526 | 1,128 | 1,080 | 3,137 | 3,137 | 3,137 | | |
| OFF-BALANCE SHEET EXPOSURES | 89,445 | | 1,148 | 922 | 922 | 31 | 86 | 79 | 276 | 92,266 | | 1,328 | 946 | 940 | 29 | 82 | 81 | 543 | 543 | 543 | | |

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ 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.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
ABN AMRO Bank N.V.

| | As of 31/03/2024 | | | | | | | | | | As of 30/06/2024 | | | | | | | | | | | |
|--|--|--|-------------------------------|-------|-------|---|--|-------------------------------|-------------------------------|---------------------|--|--|--|-------|-----|---|--|--|-------------------------------|---|-------|--|
| | Gross carrying amount/ Nominal amount | | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾ | | | | | Gross carrying amount/ Nominal amount | | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾ | | | | | | |
| | Of which performing but past due >30 days and <90 days | Of which non-performing ⁽²⁾ | | | | On performing exposures ⁽³⁾ | On non-performing exposures ⁽³⁾ | | | | Collateral and financial guarantees received on non-performing exposures | Of which performing but past due >30 days and <90 days | Of which non-performing ⁽²⁾ | | | | On performing exposures ⁽³⁾ | On non-performing exposures ⁽³⁾ | | | | Collateral and financial guarantees received on non-performing exposures |
| | | Of which: defaulted | Of which Stage ⁽⁴⁾ | | | | Of which Stage ⁽⁴⁾ | Of which Stage ⁽⁴⁾ | Of which Stage ⁽⁴⁾ | Of which: defaulted | | | Of which Stage ⁽⁴⁾ | | | Of which Stage ⁽⁴⁾ | | Of which Stage ⁽⁴⁾ | Of which Stage ⁽⁴⁾ | | | |
| (in € bn) | | | | | | | | | | | | | | | | | | | | | | |
| Cash balances at central banks and other demand deposits | 47,883 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 39,044 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | |
| Debt securities (including at amortised cost and fair value) | 46,139 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 49,349 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | |
| Central banks | 2,773 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4,632 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 34,090 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 34,803 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 8,626 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,204 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 602 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 635 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 391,768 | 418 | 5,049 | 4,925 | 4,846 | 466 | 1,116 | 1,080 | 3,253 | 392,826 | 277 | 5,097 | 4,972 | 4,904 | 446 | 1,087 | 1,056 | 3,309 | | | | |
| Central banks | 654 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,050 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 786 | 0 | 9 | 9 | 9 | 1 | 1 | 1 | 0 | 1,400 | 4 | 4 | 4 | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 18,048 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 16,261 | 0 | 37 | 37 | 37 | 37 | 0 | 0 | 0 | 0 | 0 | 37 | |
| Other financial corporations | 52,584 | 143 | 194 | 194 | 194 | 9 | 61 | 109 | 1,671 | 48,789 | 67 | 110 | 110 | 110 | 8 | 49 | 49 | 49 | 27 | | 27 | |
| Non-financial corporations | 67,803 | 206 | 2,927 | 2,927 | 2,922 | 325 | 742 | 742 | 1,871 | 68,970 | 174 | 2,991 | 2,991 | 2,988 | 309 | 731 | 730 | 1,725 | | | 1,725 | |
| of which: small and medium-sized enterprises | 17,025 | 63 | 991 | 987 | 987 | 110 | 237 | 237 | 562 | 17,567 | 63 | 965 | 965 | 963 | 103 | 228 | 228 | 538 | | | 538 | |
| of which: Loans collateralised by commercial immovable property | 21,604 | 13 | 826 | 826 | 826 | 143 | 111 | 111 | 666 | 21,742 | 14 | 871 | 871 | 871 | 137 | 94 | 94 | 742 | | | 742 | |
| Households | 164,880 | 68 | 1,919 | 1,799 | 1,722 | 130 | 313 | 276 | 1,475 | 166,307 | 36 | 1,953 | 1,829 | 1,764 | 129 | 388 | 276 | 1,558 | | | 1,558 | |
| of which: Loans collateralised by residential immovable property | 153,219 | 16 | 1,485 | 1,361 | 1,360 | 69 | 141 | 139 | 1,333 | 154,839 | 10 | 1,530 | 1,409 | 1,409 | 64 | 139 | 139 | 1,387 | | | 1,387 | |
| of which: Credit for consumption | 4,270 | 24 | 183 | 183 | 89 | 12 | 78 | 44 | 22 | 4,188 | 11 | 159 | 158 | 93 | 12 | 73 | 44 | 28 | | | 28 | |
| DEBT INSTRUMENTS other than HFT | 394,991 | 418 | 5,049 | 4,925 | 4,846 | 469 | 1,116 | 1,080 | 3,253 | 391,218 | 277 | 5,097 | 4,972 | 4,904 | 449 | 1,087 | 1,056 | 3,309 | | | | |
| OFF-BALANCE SHEET EXPOSURES | 92,046 | | 1,408 | 1,043 | 1,043 | 26 | 196 | 84 | 442 | 90,566 | | 1,118 | 678 | 678 | 28 | 139 | 84 | 289 | | | | |

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), 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) 2012/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

| | As of 30/09/2023 | | | | | | As of 31/12/2023 | | | | | |
|--|--|---|--|--|---|---|--|---|--|--|---|---|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹ | | Collateral and financial guarantees received on exposures with forbearance measures | | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees received on 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 | | 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

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

| | As of 31/03/2024 | | | | | | As of 30/06/2024 | | | | | |
|--|--|---|--|---|---|---|--|---|--|---|---|---|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees received on exposures with forbearance measures | | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees received on exposures with forbearance measures | |
| | | Of which non-performing exposures with forbearance measures | | Of which 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 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) | 5,798 | 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 | 0 |
| General governments | 2 | 2 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| 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 | | 5,676 | 2,528 | 498 | 449 | 3,915 | |
| 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 ² | 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 ABN AMRO Bank N.V.

| (min EUR) | As of 30/09/2023 | | | | | | As of 31/12/2023 | | | | | | As of 31/03/2024 | | | | | | As of 30/06/2024 | | | | | |
|---|-----------------------|-------|--|--|-------------------------------------|--|-----------------------|-------|--|--|-------------------------------------|--|-----------------------|-------|--|--|-------------------------------------|--|-----------------------|-------|--|--|-------------------------------------|--|
| | Gross carrying amount | | Of which: non-performing of which: defaulted | Of which: loans and advances subject to impairment | Accumulated impairment ¹ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ² | Gross carrying amount | | Of which: non-performing of which: defaulted | Of which: loans and advances subject to impairment | Accumulated impairment ¹ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ² | Gross carrying amount | | Of which: non-performing of which: defaulted | Of which: loans and advances subject to impairment | Accumulated impairment ¹ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ² | Gross carrying amount | | Of which: non-performing of which: defaulted | Of which: loans and advances subject to impairment | Accumulated impairment ¹ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ² |
| | | | | | | | | | | | | | | | | | | | | | | | | |
| A Agriculture, forestry and fishing | 4,728 | 215 | 215 | 4,728 | 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 | 145 | 0 | 3,772 | 590 | 590 | 3,772 | 134 | 0 | 4,121 | 588 | 588 | 4,121 | 129 | 0 | 4,121 | 156 | 156 | 4,121 | 100 | 0 |
| D Electricity, gas, steam and air conditioning supply | 1,996 | 116 | 116 | 1,996 | 69 | 0 | 1,916 | 115 | 115 | 1,916 | 99 | 0 | 1,965 | 101 | 101 | 1,965 | 45 | 0 | 1,966 | 101 | 101 | 1,966 | 45 | 0 |
| E Water supply | 459 | 10 | 10 | 459 | 9 | 0 | 459 | 1 | 1 | 459 | 1 | 0 | 458 | 4 | 4 | 458 | 4 | 0 | 457 | 36 | 36 | 457 | 3 | 0 |
| F Construction | 2,283 | 62 | 62 | 2,283 | 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 | 7,963 | 157 | 157 | 7,963 | 58 | 0 | 7,269 | 158 | 158 | 7,267 | 35 | 0 | 7,267 | 157 | 157 | 7,269 | 26 | 0 | 7,260 | 99 | 99 | 7,260 | 28 | 0 |
| I Accommodation and food service activities | 702 | 19 | 19 | 702 | 11 | 0 | 686 | 26 | 26 | 686 | 18 | 0 | 683 | 24 | 24 | 683 | 13 | 0 | 726 | 24 | 24 | 726 | 11 | 0 |
| J Information and communication | 3,930 | 50 | 50 | 3,930 | 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 | 354 | 0 | 16,021 | 644 | 644 | 16,021 | 281 | 0 | 16,206 | 727 | 727 | 16,206 | 268 | 0 |
| L Real estate activities | 3,261 | 212 | 212 | 3,027 | 97 | 0 | 3,315 | 152 | 152 | 3,315 | 72 | 0 | 3,027 | 220 | 220 | 3,027 | 98 | 0 | 3,244 | 200 | 200 | 3,244 | 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 | 10 | 10 | 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 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 | 1,934 | 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 | 8 | 8 | 137 | 3 | 0 | 112 | 13 | 13 | 112 | 4 | 0 | 108 | 11 | 11 | 108 | 5 | 0 | 120 | 15 | 15 | 120 | 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 | 67,245 | 1,087 | 0 | 68,070 | 2,921 | 2,921 | 68,041 | 1,039 | 0 |

¹The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), 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.