



2020 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.

2020 EU-wide Transparency Exercise

Key Metrics

ABN AMRO Bank N.V.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	19,315	19,355	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,315	19,355	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	21,298	22,330	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	21,298	22,330	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	28,659	27,948	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28,659	27,948	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	111,704	112,057	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	111,704	112,057	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.29%	17.27%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.29%	17.27%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.07%	19.93%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.07%	19.93%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	25.66%	24.94%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.66%	24.94%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	519,902	517,424	C 47.00 (r300,c010)	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	4.10%	4.32%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2020 EU-wide Transparency Exercise

Leverage ratio

ABN AMRO Bank N.V.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,298	22,330	C 47.00 (r320,c010)	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	21,298	22,330	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	519,902	517,424	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	519,902	517,424	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.1%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.1%	4.3%	C 47.00 (r330,c010)	

2020 EU-wide Transparency Exercise

Capital

ABN AMRO Bank N.V.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	28,659	27,948	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	19,315	19,355	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,900	13,900	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,902	5,872	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,701	-1,825	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,699	1,904	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-165	-132	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-72	-91	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	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	C 01.00 (r480,c010)	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	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-248	-273	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,983	2,976	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,983	2,976	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,298	22,330	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,361	5,618	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6,651	5,061	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	156	102	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	555	455	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	111,704	112,057	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.29%	17.27%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.07%	19.93%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.66%	24.94%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,315	19,355	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.29%	17.27%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

ABN AMRO Bank N.V.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	72,033	71,974	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	6,862	6,911	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	60,380	60,245	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	3,609	3,709	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	5,853	5,756	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	277	192	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	38	40	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,050	1,819	C 02.00 (R520, c010)
Of which the standardised approach	9	7	C 02.00 (R530, c010)
Of which IMA	2,041	1,812	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1	1	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	18,148	17,680	C 02.00 (R590, c010)
Of which basic indicator approach	686	678	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	17,461	17,002	C 02.00 (R620, c010)
Other risk exposure amounts	13,305	14,596	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	111,704	112,057	

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.

2020 EU-wide Transparency Exercise

P&L

ABN AMRO Bank N.V.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	2,199	4,133
Of which debt securities income	160	314
Of which loans and advances income	2,092	4,025
Interest expenses	667	1,081
(Of which deposits expenses)	204	336
(Of which debt securities issued expenses)	474	911
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	11
Net Fee and commission income	438	813
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	2	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	6	52
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-44	-35
Gains or (-) losses from hedge accounting, net	9	17
Exchange differences [gain or (-) loss], net	-38	-33
Net other operating income /(expenses)	30	66
TOTAL OPERATING INCOME, NET	1,939	3,940
(Administrative expenses)	1,246	2,160
(Cash contributions to resolution funds and deposit guarantee schemes)		196
(Depreciation)	57	112
Modification gains or (-) losses, net	0	-39
(Provisions or (-) reversal of provisions)	211	204
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	215	207
(Other provisions)	-4	-3
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	919	1,613
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	919	1,613
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	30
(of which Goodwill)	0	28
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	6	10
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-487	-404
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-395	-400
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-395	-400
Of which attributable to owners of the parent	-395	-400

⁽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."

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

ABN AMRO Bank N.V.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		28,412				57,322				IAS 1.54 (i)
Financial assets held for trading		9,048	2,047	6,761	241	9,752	3,277	6,323	151	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		2,126	231	1,365	530	2,063	237	1,307	519	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		6	6	0	0	6	5	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		46,341	45,247	607	488	48,206	47,510	200	496	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		310,613				297,816				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		1,208	0	1,208	0	1,274	0	1,274	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		3,035				3,283				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		5,423				5,321				
TOTAL ASSETS		406,213				425,043				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".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	46,343	0	0	-1	0	0	48,208	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	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	270,588	35,199	7,798	-178	-429	-2,365	256,841	36,093	8,464	-249	-426	-2,906	Annex V. Part 1.32, 44(a)

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	10,532	9,728	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	966	980	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	368,911	388,382	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,086	1,139	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,103	865	IAS 37.10; IAS 1.54(l)
Tax liabilities	56	63	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,822	2,285	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	385,476	403,440	IAS 1.9(b);IG 6
TOTAL EQUITY	20,737	21,602	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	406,213	425,043	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		10,396	9,586	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	4	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,078	1,164	Annex V.Part 1.31
Deposits	Central banks	16,519	33,504	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	5	5	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,747	5,193	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,777	3,362	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	6,575	7,629	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,339	2,488	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	49,290	47,928	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	24,519	19,789	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	68,508	72,630	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	61,551	66,961	ECB/2013/33 Annex 2.Part 2.9.1
	Households	131,586	137,786	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	122,537	129,407	Annex V.Part 1.42(f), 44(c)
Debt securities issued		87,899	82,266	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		10,347	8,685	Annex V.Part 1.37
Other financial liabilities		3,897	2,539	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		381,495	400,228	



2020 EU-wide Transparency Exercise

Market Risk
ABN AMRO Bank N.V.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		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	
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	9	7	15	12	67	13						25	8	47	16							
Of which: General risk	7	6	12	7	53	10						14	6	37	13							
Of which: Specific risk	1	1	7	5	33	9						14	4	24	8							
Equities	0	0	1	1	2	1						1	0	2	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	1	2	1						2	1	4	2							
Commodities risk	0	0	1	2	3	1						1	1	1	0							
Total	9	7	14	11	70	15	57	79	0	0	0	2,041	23	8	48	17	74	58	0	0	0	1,812

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks	1,214	1,230	18		328	346	50	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,119	1,119	0		1,133	1,133	0	
	International Organisations	5,058	5,058	0		5,205	5,205	0	
	Institutions	23,402	12,119	1,243		21,214	10,031	905	
	Corporates	16,760	6,066	5,557		18,037	6,486	6,004	
	of which: SME	2,604	1,442	1,184		2,645	1,270	1,035	
	Retail	5,228	1,880	1,406		5,301	1,923	1,438	
	of which: SME	97	23	13		102	26	15	
	Secured by mortgages on immovable property	1,496	1,136	404		1,460	1,177	419	
	of which: SME	165	138	54		241	215	80	
	Exposures in default	522	134	162	195	319	86	114	192
	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	0	0		
Collective investments undertakings (CIU)	182	182	9		178	178	9		
Equity	0	0	0		0	0	0		
Other exposures	2,027	2,027	1,000		1,980	1,980	1,021		
Standardised Total ²	57,008	30,952	9,799	275	55,154	28,507	9,959	256	

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	1,085	1,101	18		254	272	50	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,554	1,881	564		5,986	1,881	542	
	Corporates	4,290	1,903	1,799		7,243	3,109	2,932	
	of which: SME	1,002	459	399		1,107	425	364	
	Retail	4,984	1,798	1,345		5,058	1,842	1,377	
	of which: SME	97	23	13		101	26	15	
	Secured by mortgages on immovable property	1,431	1,075	381		1,352	1,074	385	
	of which: SME	100	78	31		139	118	50	
	Exposures in default	155	38	43	117	177	43	54	113
	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	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,027	2,027	1,000		1,980	1,980	1,021		
Standardised Total ²				174				169	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	104	104	0		104	104	0	
	International Organisations	50	50	0		50	50	0	
	Institutions	8,205	2,635	341		6,098	1,498	100	
	Corporates	4,031	266	266		5,398	536	536	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	208	51	51	30	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	0	0		
Collective investments undertakings (CIU)	182	182	9		178	178	9		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				30				0	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
GERMANY	Central governments or central banks	94	94	0		74	74	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,307	2,259	55		2,093	2,056	48	
	Corporates	1,052	691	523		874	567	429	
	of which: SME	317	226	183		305	194	156	
	Retail	156	60	45		155	58	44	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	33	50	1	22	15	22	3
	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	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	0	0		
Standardised Total ²				2				3	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Bank N.V.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	43	43	0		43	43	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,730	3,986	116		3,785	3,785	90	
	Corporates	1,857	519	363		599	338	263	
	of which: SME	244	163	74		246	133	60	
	Retail	11	3	2		12	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	50	0	0	0	2	1	1	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	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	0	0		
Standardised Total ²				2				0	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	255	255	0		256	256	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	247	245	5		251	250	5	
	Corporates	1,221	767	700		1,013	561	500	
	of which: SME	921	550	482		809	434	372	
	Retail	12	3	2		11	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	32	31	9		108	103	33	
	of which: SME	32	31	9		103	98	31	
	Exposures in default	23	12	18	0	34	20	29	1
	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	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	0	0		
Standardised Total ²				3				2	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		664	74	15	
	Corporates	1,050	199	199		1,214	403	403	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages 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	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	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	0	0		
Standardised Total ²				0				0	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	37	37	0		43	43	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	24	0		23	23	0	
	Corporates	502	338	330		10	7	7	
	of which: SME	3	1	1		4	1	1	
	Retail	4	1	1		4	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages 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	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	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	0	0		
Standardised Total ²				0				0	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Bank N.V.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
BELGIUM	Central governments or central banks	35	35	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,509	1,509	0		1,504	1,504	0	
	Institutions	77	77	15		0	0	0	
	Corporates	407	379	379		354	312	312	
	of which: SME	8	2	2		11	2	2	
	Retail	18	5	4		19	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages 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	2	1	1	1
	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	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	0	0		
Standardised Total ²				1				4	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
HONG KONG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	476	107	15		1,203	141	25	
	Corporates	111	9	9		134	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages 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	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	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	0	0		
Standardised Total ²				0				0	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	14	0		7	7	0	
	International Organisations	849	849	0		1,013	1,013	0	
	Institutions	0	0	0		0	0	0	
	Corporates	21	21	17		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages 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	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	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	0	0		
Standardised Total ²				0				0	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	(in EUR, %)												
	Central banks and central governments	65,525	0	6,248	1,194	0	4	94,345	0	96,172	1,372	0	0
	Institutions	15,949	0	13,370	1,911	0	0	14,342	0	12,094	1,767	0	5
	Corporates	102,161	7,353	113,742	42,922	6,215	2,999	102,350	9,161	109,332	43,202	6,325	3,003
	Corporates - Of Which: Specialised Lending	42,224	1,120	20,069	8,336	365	462	39,662	1,545	24,586	7,983	337	659
	Corporates - Of Which: SME	31,137	1,833	22,993	10,499	1,812	556	31,722	2,158	26,310	10,772	1,940	544
	Retail	182,754	1,753	174,312	16,946	1,232	445	182,251	1,766	173,686	16,360	1,175	400
	Retail - Secured on real estate property	165,261	1,367	163,988	13,953	817	171	160,019	1,296	163,398	12,026	725	164
	Retail - Secured on real estate property - Of Which: SME	4,171	112	3,948	803	71	53	4,135	102	3,774	726	55	40
	Retail - Secured on real estate property - Of Which: non-SME	161,090	1,255	159,740	13,250	746	118	160,884	1,193	159,534	12,200	670	128
	Retail - Qualifying Revolving	10,994	140	4,336	1,330	229	136	9,867	171	4,082	1,210	230	103
	Retail - Other Retail	7,400	246	6,388	2,242	186	139	7,305	299	6,295	2,224	220	129
	Retail - Other Retail - Of Which: SME	4,295	212	3,641	1,270	132	106	4,493	245	3,670	1,267	146	96
Retail - Other Retail - Of Which: non-SME	3,005	33	2,747	972	54	33	2,812	54	2,625	956	75	31	
Equity	467	0	467	3,669	0	0	466	0	465	3,709	0	0	
Other non credit-obligation assets													
IRB Total ²				87,763						87,519			

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 IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
NETHERLANDS	(in EUR, %)												
	Central banks and central governments	30,873	0	30,980	349	0	0	59,957	0	60,078	250	0	0
	Institutions	3,615	0	3,667	496	0	2	3,518	0	3,257	409	0	2
	Corporates	79,579	4,406	80,275	24,862	3,548	1,402	82,285	5,330	80,983	25,577	3,853	1,311
	Corporates - Of Which: Specialised Lending	7,434	22	6,074	2,688	85	14	7,295	113	6,114	2,671	182	166
	Corporates - Of Which: SME	25,178	1,708	22,594	8,774	1,553	516	26,007	2,005	22,158	9,111	1,740	500
	Retail	182,005	1,294	172,637	16,299	1,196	437	181,504	1,241	172,995	14,186	1,131	393
	Retail - Secured on real estate property	164,713	1,357	163,056	13,266	800	168	164,460	1,281	162,768	12,834	701	166
	Retail - Secured on real estate property - Of Which: SME	4,162	112	3,939	803	71	53	4,126	102	3,765	724	54	40
	Retail - Secured on real estate property - Of Which: non-SME	160,551	1,245	159,217	12,464	729	116	160,335	1,179	159,003	12,110	646	126
	Retail - Qualifying Revolving	10,019	135	4,291	1,211	132	132	9,796	166	4,040	1,182	220	100
	Retail - Other Retail	2,274	242	6,271	2,198	176	137	2,247	295	6,196	2,180	211	127
	Retail - Other Retail - Of Which: SME	4,390	212	3,637	1,269	131	107	4,490	245	3,667	1,256	146	99
Retail - Other Retail - Of Which: non-SME	2,884	30	2,634	929	45	29	2,727	30	2,520	913	65	29	
Equity	683	0	683	2,341	0	0	669	0	669	2,342	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED STATES	(in EUR, %)												
	Central banks and central governments	7,595	0	7,595	188	0	0	7,204	0	7,204	143	0	0
	Institutions	964	0	933	68	0	0	970	0	927	67	0	0
	Corporates	14,243	491	9,031	2,785	473	223	13,688	798	8,571	2,500	243	260
	Corporates - Of Which: Specialised Lending	8,591	256	5,658	1,940	135	135	7,896	576	5,347	1,426	48	176
	Corporates - Of Which: SME	14	0	15	6	0	0	10	0	8	4	0	0
	Retail	47	0	46	0	0	0	46	0	44	0	0	0
	Retail - Secured on real estate property	42	0	42	7	0	0	42	1	41	8	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42	0	42	7	0	0	42	1	41	8	2	0
	Retail - Qualifying Revolving	3	0	1	1	1	0	3	0	1	1	1	0
	Retail - Other Retail	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	
Equity	44	0	44	154	0	0	47	0	47	168	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
GERMANY	(in EUR, %)												
	Central banks and central governments	7,564	0	7,449	23	0	0	7,571	0	8,108	21	0	0
	Institutions	1,069	0	933	178	0	1	980	0	843	188	0	1
	Corporates	5,819	17	3,927	1,063	27	10	5,619	229	3,544	1,046	136	169
	Corporates - Of Which: Specialised Lending	935	0	668	257	0	1	983	0	493	209	0	2
	Corporates - Of Which: SME	860	6	371	119	20	1	842	6	327	116	21	1
	Retail	85	3	79	24	3	2	86	3	79	22	3	1
	Retail - Secured on real estate property	48	1	48	9	0	0	52	1	49	8	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	48	1	47	9	0	0	52	1	49	8	0	0
	Retail - Qualifying Revolving	17	1	20	6	1	0	17	1	11	6	2	1
	Retail - Other Retail	20	1	20	8	2	0	19	1	19	7	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	19	1	19	8	2	0	18	1	19	7	1	0	
Equity	61	0	61	131	0	0	69	0	69	158	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	2,318	0	2,255	3	0	0	1,153	0	1,101	3	0	0
	Institutions	1,597	0	1,533	268	0	0	1,099	0	997	286	0	0
	Corporates	8,128	238	6,680	2,674	233	25	8,180	288	6,586	2,882	369	27
	Corporates - Of Which: Specialised Lending	2,089	15	1,406	548	3	3	2,215	14	1,376	542	3	7
	Corporates - Of Which: SME	751	23	436	188	49	2	805	22	294	116	3	3
	Retail	83	1	76	12	3	1	84	2	77	13	3	0
	Retail - Secured on real estate property	64	0	62	6	0	0	67	2	64	7	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	64	0	62	6	0	0	67	2	64	7	1	0
	Retail - Qualifying Revolving	7	1	4	4	2	1	7	1	4	3	2	0
	Retail - Other Retail	12	0	10	3	0	0	10	0	8	3	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	11	0	10	3	0	0	10	0	8	3	0	0	
Equity	18	0	18	63	0	0	21	0	21	76	0	0	
Other non credit-obligation assets													
IRB Total													

2020 EU-wide Transparency Exercise

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
Central banks and central governments	3,889	0	4,918	40	0	4,952	38	0
Institutions	2,532	0	1,566	229	0	1,694	231	0
Corporates	6,509	102	5,197	2,022	53	4,532	1,990	70
Corporates - Of Which: Specialised Lending	308	0	239	66	0	272	209	57
Corporates - Of Which: SME	5,589	65	3,052	1,062	51	3,526	1,291	40
Retail	35	1	52	11	1	56	12	1
Retail - Secured on real estate property	38	0	36	6	0	39	6	0
Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	4	0	0
Retail - Secured on real estate property - Of Which: non-SME	33	0	32	6	0	34	6	0
Retail - Qualifying Revolving	4	0	2	1	0	3	1	0
Retail - Other Retail	14	0	14	4	1	14	5	1
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	14	0	14	4	1	14	5	1
Equity	31	0	31	618	0	30	638	0
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
Central banks and central governments	795	0	795	0	0	1,342	0	0
Institutions	89	0	118	7	0	9	49	1
Corporates	8,024	334	4,022	1,141	32	8,080	3,291	957
Corporates - Of Which: Specialised Lending	5,586	20	1,916	562	30	4,930	1,485	481
Corporates - Of Which: SME	32	0	32	4	0	36	26	7
Retail	20	0	19	2	0	20	19	2
Retail - Secured on real estate property	16	0	15	2	0	15	15	2
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	16	0	15	2	0	15	15	2
Retail - Qualifying Revolving	1	0	2	0	0	1	0	0
Retail - Other Retail	4	0	3	1	0	4	3	1
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	4	3	1
Equity	26	0	26	50	0	26	49	0
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
Central banks and central governments	274	0	274	0	0	181	0	0
Institutions	654	0	648	63	0	994	62	0
Corporates	10,314	61	3,456	1,342	24	9,688	3,207	1,240
Corporates - Of Which: Specialised Lending	5,224	2	1,368	562	0	5,110	1,455	594
Corporates - Of Which: SME	37	0	29	8	0	36	28	9
Retail	39	0	36	5	2	41	38	5
Retail - Secured on real estate property	35	0	33	4	0	38	36	4
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	35	0	33	4	0	38	36	4
Retail - Qualifying Revolving	2	0	1	0	0	2	1	0
Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	0
Equity	3	0	3	12	0	3	12	0
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
Central banks and central governments	3,313	0	3,381	29	0	3,328	0	0
Institutions	295	0	296	24	0	227	70	295
Corporates	3,178	231	2,325	1,113	378	3,009	214	1,125
Corporates - Of Which: Specialised Lending	149	0	120	61	0	125	27	131
Corporates - Of Which: SME	212	26	217	177	102	146	144	122
Retail	178	8	158	59	17	186	87	124
Retail - Secured on real estate property	118	5	116	29	11	117	4	114
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	117	0	116	29	11	117	4	114
Retail - Qualifying Revolving	20	2	12	8	2	19	12	7
Retail - Other Retail	32	1	31	12	3	31	28	12
Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	0
Retail - Other Retail - Of Which: non-SME	31	1	30	12	3	29	28	11
Equity	3	0	3	13	0	3	13	0
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
Central banks and central governments	26	0	20	4	0	20	3	0
Institutions	62	0	20	5	0	40	23	5
Corporates	2,371	14	646	202	0	2,215	204	109
Corporates - Of Which: Specialised Lending	1,400	0	134	47	0	1,347	130	44
Corporates - Of Which: SME	2	0	1	0	0	2	0	0
Retail	12	0	11	2	0	12	11	1
Retail - Secured on real estate property	11	0	11	1	0	11	11	2
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	11	0	11	1	0	11	11	2
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mEUR, %)								
Central banks and central governments	211	0	211	0	0	212	0	0
Institutions	214	0	214	12	0	127	24	0
Corporates	2,384	0	2,189	391	0	2,554	1,969	400
Corporates - Of Which: Specialised Lending	383	0	399	114	0	356	321	169
Corporates - Of Which: SME	192	0	185	80	0	190	194	61
Retail	8	0	7	0	0	9	8	1
Retail - Secured on real estate property	7	0	7	0	0	8	7	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	7	0	7	0	0	8	7	0
Retail - Qualifying Revolving	1	0	0	0	0	1	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	1	0	1	1	0	1	1	0
Other non credit-obligation assets								
IRB Total								

¹Original 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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2020

(min EUR)																		
Direct exposures																		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount				
		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		Derivatives with positive fair value			Derivatives with negative fair value		Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [	Africa	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		5	5	0	0	0	0	5	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 [		22	22	0	0	0	0	22	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		17	17	0	0	0	0	17	0	0	0	0	0	0	64	0	0
[10Y - more	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0		
Total		46	46	0	0	0	46	0	0	0	0	0	64	0	0	201		
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		615	615	0	0	615	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 [		25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		611	611	0	0	606	0	5	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		877	877	0	0	877	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	539	539	0	0	539	0	0	0	0	0	0	0	0	0	0	0		
Total		2,667	2,667	0	0	2,662	5	0	0	0	0	0	0	0	0	1		

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, 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 Barthelemy, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, 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.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 ABN AMRO Bank N.V.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated 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 >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3		Of which Stage 3			
(min EUR)																		
Cash balances at central banks and other demand deposits									57,177	0	0	0	0	2	0	0	0	
Debt securities (including at amortised cost and fair value)	46,360	0	0	0	1	0	0	0	48,225	0	0	0	0	1	0	0	0	
Central banks	0	0	0	0	0	0	0	0	223	0	0	0	0	0	0	0	0	
General governments	39,765	0	0	0	1	0	0	0	41,372	0	0	0	0	1	0	0	0	
Credit institutions	5,836	0	0	0	0	0	0	0	5,909	0	0	0	0	0	0	0	0	
Other financial corporations	720	0	0	0	0	0	0	0	703	0	0	0	0	0	0	0	0	
Non-financial corporations	39	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	343,153	1,041	7,996	7,798	606	2,369	4,617	302,625	755	8,671	8,464	8,464	670	2,911	2,906	4,678		
Central banks	27,955	0	0	0	0	0	0	1,099	0	0	0	0	0	0	0	0	0	
General governments	1,901	5	0	0	2	0	0	1,551	4	0	0	0	0	0	0	0	0	
Credit institutions	19,512	0	0	0	5	0	0	16,504	0	0	0	0	2	0	0	0	0	
Other financial corporations	44,697	1	281	281	7	124	121	40,137	35	112	112	112	15	93	93	15	15	
Non-financial corporations	85,370	794	5,827	5,779	373	1,936	3,049	80,444	492	6,564	6,539	6,539	431	2,508	2,508	3,218	3,218	
of which: small and medium-sized enterprises at amortised cost	19,183	173	1,672	1,657	134	445	909	18,637	86	1,649	1,644	1,644	131	422	422	909	909	
of which: Loans collateralised by commercial immovable property at amortised cost	21,567	34	1,186	1,171	109	182	993	21,135	10	1,183	1,182	1,182	98	244	244	924	924	
Households	163,719	242	1,889	1,738	219	309	1,447	162,890	223	1,996	1,812	1,812	221	311	305	1,445	1,445	
of which: Loans collateralised by residential immovable property at amortised cost	150,316	84	1,440	1,292	73	94	1,338	150,216	95	1,420	1,259	1,259	85	79	76	1,314	1,314	
of which: Credit for consumption at amortised cost	9,272	160	333	330	118	175	64	8,821	124	438	417	417	112	185	182	95	95	
DEBT INSTRUMENTS other than HFT	389,513	1,041	7,996	7,798	607	2,369	4,617	408,027	755	8,671	8,464	8,464	673	2,911	2,906	4,678	4,678	
OFF-BALANCE SHEET EXPOSURES	109,884		1,939	1,221	34	260	327	111,859		1,944	1,140	1,140	31	79	10	370	370	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2020 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 31/03/2020						As of 30/06/2020					
	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 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
Debt securities (including at amortised cost and fair value)	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)	7,001	4,177	1,201	1,143	4,565		9,175	4,645	1,345	1,285	5,726	2,698
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	6	0	0	0	6		5	0	0	0	5	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	109	31	30	30	34		133	31	30	30	44	0
Non-financial corporations	5,545	3,448	1,043	1,020	3,452		7,211	3,832	1,182	1,147	4,147	2,101
of which: small and medium-sized enterprises at amortised cost	1,788	1,118	280	271	1,104		1,939	1,105	270	259	1,092	
Households	1,340	698	127	92	1,073		1,825	782	133	108	1,530	598
DEBT INSTRUMENTS other than HFT	7,001	4,177	1,201	1,143	4,565		9,175	4,645	1,345	1,285	5,726	
Loan commitments given	948	498	9	9	192		2,216	764	14	10	335	85
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice												0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria												0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ 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.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 ABN AMRO Bank N.V.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		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 ¹	Gross carrying amount		Of which: non-performing	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 ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	5,457	295	5,457	63	0	5,405	279	279	5,405	54	0	
B Mining and quarrying	6,242	814	6,242	377	0	5,770	942	942	5,770	404	0	
C Manufacturing	7,530	750	7,530	276	0	6,618	782	782	6,618	343	0	
D Electricity, gas, steam and air conditioning supply	1,261	12	1,261	6	0	1,358	13	13	1,358	8	0	
E Water supply	403	64	403	14	0	406	65	65	406	18	0	
F Construction	2,165	109	2,165	36	0	2,133	114	114	2,133	34	0	
G Wholesale and retail trade	12,804	602	12,468	302	0	11,562	1,174	1,171	11,213	588	0	
H Transport and storage	10,440	741	10,383	298	0	9,748	691	672	9,693	296	0	
I Accommodation and food service activities	1,310	82	1,310	29	0	1,202	93	93	1,202	30	0	
J Information and communication	1,456	20	1,456	8	0	1,303	23	23	1,303	11	0	
K Financial and insurance activities	17,197	1,222	17,197	558	0	16,194	1,364	1,364	16,194	761	0	
L Real estate activities	7,094	154	7,043	56	0	7,077	179	179	7,024	52	0	
M Professional, scientific and technical activities	4,209	331	4,209	194	0	4,219	339	338	4,219	223	0	
N Administrative and support service activities	3,550	116	3,550	24	0	3,073	159	159	3,073	44	0	
O Public administration and defence, compulsory social security	3	0	3	0	0	4	0	0	4	0	0	
P Education	69	3	69	2	0	82	3	3	82	2	0	
Q Human health services and social work activities	2,549	444	2,549	36	0	2,602	245	245	2,602	44	0	
R Arts, entertainment and recreation	551	25	551	16	0	469	26	26	469	15	0	
S Other services	1,080	42	1,080	15	0	1,220	72	72	1,220	11	0	
Loans and advances	85,370	5,827	84,926	2,309	0	80,444	6,564	6,539	79,987	2,939	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 ABN AMRO Bank N.V.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	51,787	17,861														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		17,861	17,492	744	6,681	368	176	345	218	159	15	127	59	25	55	367
of which: Households		2,643	2,612	50	894	31	4	28	30	25	1	20	4	1	3	31
of which: Collateralised by residential immovable property		580	574	13	199	6	1	6	4	3	0	2	1	0	1	6
of which: Non-financial corporations		15,068	14,731	691	5,778	337	172	317	188	133	14	107	55	24	53	337
of which: Small and Medium-sized Enterprises		4,970	4,898	199	2,104	72	18	61	75	59	5	49	16	7	14	71
of which: Collateralised by commercial immovable property		9,764	9,612	527	3,984	152	64	145	88	70	9	56	19	13	18	152

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.