

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

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



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	19,923	19,507	19,727	20,051	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,923	19,507	19,727	20,051	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	21,906	21,489	21,709	22,033	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	21,906	21,489	21,709	22,033	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	27,841	26,938	25,587	26,522	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	27,841	26,938	25,587	26,522	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	130,959	128,593	131,748	134,487	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	130,959	128,593	131,748	134,487	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	15.21%	15.17%	14.97%	14.91%	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	15.21%	15.17%	14.97%	14.91%	(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	16.73%	16.71%	16.48%	16.38%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.73%	16.71%	16.48%	16.38%	(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	21.26%	20.95%	19.42%	19.72%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.26%	20.95%	19.42%	19.72%	(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	450,510	413,525	437,797	436,936	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	4.86%	5.20%	4.96%	5.04%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,906	21,489	21,709	22,033	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	21,906	21,489	21,709	22,033	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	450,510	413,525	437,797	436,936	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	450,510	413,525	437,797	436,936	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.86%	5.20%	4.96%	5.04%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.86%	5.20%	4.96%	5.04%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
		(min EUR, %)						
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	27,841	26,938	25,587	26,522	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	19,923	19,507	19,727	20,051	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (introding share premium and nectown capital instruments)	13,176	12,896	12,896	12,896	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,450	7,616	7,692	8,136	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-576	-842	-770	-703	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	887	884	794	719	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-112	-108	-108	-129	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-40	-39	-28	-20	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-3	0	0	-99	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		-1	-5	-5	-5	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRI; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of CRI; Articles 36(1) point (b) (ii) and 374(3) of CRI; Articles 36(1) point (b) (ii) and 374(3) of CRI; Articles 36(1) point (b) (iv) and 153(6) of CRI; Articles 36(1) point (b) (v) and (b) (c) and
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-169	-233	-122	-111	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-689	-663	-624	-634	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
		Transitional adjustments Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)						. Articles 483(1) to (3), and 484 to 487 of CRR.
	A.1.21.1	,	0	0	0	0	C 01.00 (r0220,c0010)	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CBR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,982	1,982	1,982	1,982	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,982	1,982	1,982	1,982	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	Ó	0	Ó	$ \begin{array}{l} C \; 01.00 \; (r0590,c0010) + C \; 01.00 \\ (r0700,c0010) + C \; 01.00 \; (r0710,c0010) + C \\ 01.00 \; (r0740,c0010) + C \; 01.00 \; (r0744,c0010) \\ + C \; 01.00 \; (r0748,c0010) \end{array} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0690,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,906	21,489	21,709	22,033	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,935	5,449	3,879	4,488	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	5,935	5,445	3,879	4,488	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	3	0	0	C11.00 (6916),001(0) + C 01.00 (6900,001(0) +	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0890;c0010) + C 01.00 (r0900;c0010) + C 01.00 (r0960;c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	130,959	128,593	131,748	134,487	C 02.00 (+0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.21%	15.17%	14.97%	14.91%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.73%	16.71%	16.48%	16.38%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.26%	20.95%	19.42%	19.72%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,923	19,507	19,727	20,051	[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 loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.21%	15.17%	14.97%	14.91%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Managhan	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n			i	i .		

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	83,174	81,902	82,120	85,488	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, c0226, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0040, c0226, s002) + C 08.0
Of which the standardised approach	7,671	7,134	6,565	6,521	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	8,945	8,676	10,137	9,948	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	61,851	61,533	61,004	64,228	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	3,118	3,091	3,020	3,286	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	6,721	5,154	6,723	6,429	C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226, s002) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226, s002) + C 08.01 (100500, c0226, s002) + C 08.01 (100500, c0226, s002) + C 08.01 (100500, c0226, s002)
Credit valuation adjustment - CVA	311	274	283	337	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)	210	253	238	230	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,254	2,005	1,896	2,166	C 02.00 (r0520, c0010)
Of which the standardised approach	2	2	2	2	C 02.00 (r0530, c0010)
Of which IMA	2,252	2,003	1,895	2,165	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, d601)*12.5+C 20.00 (70010,d+95)*12.5+MAX(C 24.00(70010, d099),C 24.00(70010, d010),C 24.00(70010, d0110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	16,167	15,967	15,531	15,489	C 02.00 (r0590, c0010)
Of which basic indicator approach	533	533	469	469	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	15,634	15,434	15,062	15,020	C 02.00 (40620, c0010)
Other risk exposure amounts	22,123	23,038	24,956	24,347	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	130,959	128,593	131,748	134,487	

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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L ABN AMRO Bank N.V.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	5,342	8,038	3,491	7,615
Of which debt securities income	383	525	145	295
Of which loans and advances income	4,917	7,284	2,772	5,991
Interest expenses	1,515	2,672	1,881	4,390
(Of which deposits expenses)	649	1,208	924	2,304
(Of which debt securities issued expenses)	917	1,282	457	979
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	8	0	3
Net Fee and commission income	1,336	1,779	444	889
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	153	189	-8	-7
Gains or (-) losses on financial assets and liabilities held for trading, net	396	139	64	113
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	161	157	34	107
Gains or (-) losses from hedge accounting, net	10	43	-21	-22
Exchange differences [gain or (-) loss], net	-46	-9	4	4
Net other operating income /(expenses)	108	142	37	80
TOTAL OPERATING INCOME, NET	5,951	7,814	2,164	4,391
(Administrative expenses)	3,559	4,839	1,121	2,250
(Cash contributions to resolution funds and deposit quarantee schemes)	274	299	239	191
(Depreciation)	134	174	41	85
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	97	80	-5	2
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and quarantees given)	-17	-28	-9	-13
(Other provisions)	113	108	4	15
Of which pending legal issues and tax litigation ¹	0	18	0	0
Of which restructuring ¹	0	-73	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)	98	165	50	18
(Financial assets at fair value through other comprehensive income)	0	0	-1	-1
(Financial assets at amortised cost)	98	166	51	18
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-8	-6	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	93	112	5	31
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,889	2,374	722	1,876
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,513	1,867	523	1,393
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,513	1,867	523	1,393
Of which attributable to owners of the parent (1) Information available only as of end of the year	1,513	1,868	523	1,393

⁽¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30,	06/2023		
		Fa	ir value hierard	hy		Fair value hierarchy				Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	69,839				62,629				67,672				64,955				IAS 1.54 (i)
Financial assets held for trading	8,485	1,717	6,730	39	6,097	769	5,282	46	6,494	1,072	5,346	76	6,801	1,496	5,224	81	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	706	82	96	528	691	79	101	511	1,716	79	94	1,544	1,748	78	88	1,582	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	39,692	39,347	1	345	38,377	38,017	1	358	39,293	38,947	1	345	37,674	37,324	1	349	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	312,092				278,385				294,553				297,873				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	38	0	38	0	23	0	23	0	24	0	24	0	18	0	18	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	-9,513				-9,489				-8,645				-8,460				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,451				3,250				3,041				3,158				
TOTAL ASSETS	424,792				379,962				404,149				403,767				IAS 1.9(a), IG 6

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

(min i	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	1/03/2023					As of 30	/06/2023			
		Gross carry	ing amount ⁽²⁾		Accun	ulated impairn	nent ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	ount ⁽²⁾	Accui	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	39,693	0	0	-1	0	0	38,378	0	0	-1	0	0	39,293	0	0	0	0	0	37,675	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	284,527	24,352	5,446	-313	-410	-1,519	251,211	24,011	5,187	-310	-396	-1,327	268,139	23,330	4,923	-314	-345	-1,189	270,172	24,569	4,896	-288	-321	-1,164	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	6,041	4,455	4,665	5,064	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	229	223	219	215	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	391,681	349,021	372,848	371,343	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	381	334	307	301	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,144	1,036	943	862	IAS 37.10; IAS 1.54(I)
Tax liabilities	15	21	74	132	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	2,576	2,058	2,365	2,803	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	402,067	357,148	381,421	380,720	IAS 1.9(b);IG 6
TOTAL EQUITY	22,725	22,814	22,728	23,047	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	424,792	379,962	404,149	403,767	IAS 1.IG6

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



Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		5,399	4,148	3,981	4,019	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3	1	1	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
anort positions	Debt securities	983	609	959	1,289	Annex V.Part 1.31
	Central banks	35,726	13,898	15,152	4,235	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	11	2	46	144	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,515	3,535	3,678	3,539	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,462	2,697	2,504	2,372	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,378	4,370	6,052	6,405	Annex V.Part 1.42(c),44(c)
Denville	of which: Current accounts / overnight deposits	2,317	1,976	1,669	1,519	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	65,652	39,640	60,156	60,356	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	30,315	18,937	20,400	19,652	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	86,486	85,246	83,801	81,375	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	79,342	75,535	68,958	64,653	ECB/2013/33 Annex 2.Part 2.9.1
	Households	133,777	135,847	134,923	136,171	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	125,694	125,271	121,057	119,617	Annex V.Part 1.42(f), 44(c)
Debt securities issued		55,275	63,550	65,149	74,713	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	6,685	7,290	4,864	5,424	Annex V.Part 1.37
Other financial liabilities		4,137	3,191	4,185	4,820	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		398,332	354,033	378,038	376,924	

2023 EU-wide Transparency Exercise Market Risk

ABN AMRO Bank N.V.

	SA					,	м									TM						
	JA.		VaR (Memoran	ndum item)	STRESSED VaR (/	Memorandum item)	INCREME	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE I	RISKS CAPITA FOR CTP	. CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS t- AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	EXP	TAL RISK POSURE MOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments Of which: General risk Of which: Soecific risk	1 1 0	0 0 0	38 25 23	13 11 5	78 59 44	24 21 12							37 32 17	13 13 4	64 44 43	21 14 11						
Equities Of which: General risk Of which: Specific risk	0	0	0	0	0 0 0	0							0	0	0	0						
Foreign exchange risk Commodities risk Total	0	0	0 31	0 13	73	23	69	77	0	0	0	2,252	2 0 37	0 13	63	0 21	60	45	0	0	0 2,0	2,003
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	0	0	34	8	61	17							46	24	78	26						
Of which: General risk	0	0	28	8	55	16							43	21	71	24						
Of which: Specific risk	0	0	24	6	36	10							16	3	30	10						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	ő	ő	0	ő							0	0	0	o o						
Foreign exchange risk	0	0	1	1	3	1							1	0	2	0						
Commodities risk Total	0	0	34	8	60	17	48	57	0	0	0	1.895	46	25	78	27	49	39	0	0	0 2:	2.165

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



					Standardised A	pproach						
		As of 30/09/2022 As of 31/12/2022										
	(min PUP %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁶	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min 805.5%) Central governments or central banks Regional governments or local authorities	94,440 2,718	96,088 2,978	380 15		84,629 2,762	87,616 2,960	S15 17				
	Public sector entities	3,141	3,785	472		2,886	2,076	58				
	Multilateral Development Banks International Organisations	1,303 5,049	1,303 4,183	0		1,186 5,424	1,186 4,613	0				
	Institutions	31,251 21,429	20,224 7.244	1,512 6.261		20,518 21,583	7,619 6.793	864 5,854				
	of which: SME	1,265 5,992	839	661 2.367		1,265	853 3,090	674				
Consolidated data	Retail of which: SME	478	3,223 282	161		5,786 426	256	146				
Consolidated data	Secured by mortoages on immovable property of which: SME	507 49	485 49	170 17		438 48	434 48	152 17				
	Exposures in default Items associated with particularly high risk	600	152	201	345	467 0	123	158	268			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	94	94	0		72	72	0				
	Collective investments undertakinos (CIU)	0	0	0		0		0				
	Equity Other exposures	83	83	43		0 55	0 55	39				
	Standardised Total ²	166,607	139,841	11,419	457	145,806	116,637	9,929	370			

** Contract accounts usual consumer values in recognition contract and account of various contract counts on the contract and account of various contract and account of various contract and account of various contract and accounts on account of various contract accounts on account of various contract accounts on account on a various contract accounts on a variou

		⁽⁰⁾ Stating from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit nik adjustments, for the consistency with the data per country of counterparty										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31	/12/2022				
	(min EUR, %)	Original Exposure* Exposure Value* Risk exposure amount: Value adjustments and providings* Original Exposure* Exposure Value* Risk exposure a							Value adjustments and provisions ²			
NETHERLANDS	Cachel operationate or central stands Residual documentario or local arthriffies Residual documentario or local arthriffies Residual documentario or local Februario or local Februar	65,153 153 3 3 0 0 6,345 3,880 487 5,825 477 491 39 0 0 0	65,147 127 600 0 0 3,888 2,904 348 3,154 282 468 39 112 0 0	116 0 75 0 0 812 2,024 272 2,315 161 165 14 166 0 0		62,695 153 54 0 6,919 4,012 527 5,520 426 420 39 291 0 0	62,679 227 599 0 0 2,087 2,842 376 3,023 256 417 39 88 0 0	2,221 146 147				
	Eoultv Other exosures Standardised Total ²	0 17	0 17	0 12	255	0 15	0 15	0 10	234			

		(2) Total value adjustments and provision	s per country of counterparty e	arty excludes those for securitisation exposures but includes general credit risk adjustments.							
					Standardised A	pproach					
			As of 30/09/	2022			As of 31/	12/2022			
	(min EUR. %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED STATES	Central enversaments or central salestic particle sector reflection ###################################	7,720 0 0 24 311 7,815 6,30 0 0 0 0 0 0 0	7,728 0 0 24 311 2,266 1,000 0 0 0 0 0 0	0 0 0 0 0 245 1,000 0 0 0 0 0 0 0 0	0	7,274 0 0 22 347 6,525 6,195 0 1 1 0 6 0 0 0	7,274 0 2 347 1,416 687 0 0 6 0 0 0 0	0 0 0 0 1658 6877 0 0 0 0 0 0 0 0	0		
	Other evingures			1			1	1			

		(2) Total value adjustments and provision	is per country or counterparty	DECEMBER OF SECURIORS	exposures out mostles genera	CHUIL THE BUJUNCTERES.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31,	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %) Central governments or central banks	9,562	9,562	50		4,385	5,545		
	Regional governments or local authorities Public sector entities	833 1.879	1,157	0		830 1,796	1,075	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	11,397 1,185	11,316	232 417		2,669 1,271	2,536 424	56 404	
	of which: SME	1,103	125	98		1,271	88	69	
	Retail	148	57	43		148	56	42	
GERMANY	of which: SME	0	0	0		0	0	0	
	Secured by mortoages on immovable property of which: SME			0					
	Exposures in default	15	13	18	2	23	18	24	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	o o	0		0	0	0	
	Equity Other exposures	0	62	0 27		0 38	0 38	0 26	
	Standardinal Tatal ²				3	-			

		(c) com anne influenzamente me fonzamente ha commissional properties for information influenzamente (c) incommissional for inco										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31,	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)	299	299			402	348					
	Central governments or central banks Regional governments or local authorities	299	299	11		403	348	17				
	Public sector entities	i i	49	49		ů	22	0				
	Multilateral Development Banks	41	41	0		41	41	ō				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,316	1,316	26		953	953	19				
	Corporates	3,015	654	654		3,412	673	673				
	of which: SME	0	0	0		0	0	0				
	Retail	2	2	1		1	1	1				
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property			2								
	of which: SME	ŏ	ů o	ô		ŏ	i i	ŏ				
	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)	9	0	0		0		0				
	Equity		U	0		0		0				
1	Other exposures Standardised Total ²	0						0				
	Standardised Total*								- 0			

O Dictional exposures untils Discourse value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



As of Exposure ⁴ Exposure Vi 1,523	alue* Risk exposure amount	Standardised Approach ue adjustments and provisions ² Original I	As of 31 Exposure ¹ Exposure Value ¹	/12/2022 Risk exposure amount	Value adjustments and
Exposure ¹ Exposure Vi	'alue ¹ Risk exposure amount Valu	ue adjustments and Original I			Value addingtowants and
	alue* Risk exposure amount	ue adjustments and provisions ² Original I	Exposure ¹ Exposure Value ¹	Dick avangua sasant	Value adjustments and
1,523				NIK EXPOSUTE BIROSIN	provisions ²
0 9645 223 223 225 2260 1,393 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2,167) 66 777 15 850 47 0000 0 225 6 0000 645 360 220 0 0 7 2 2 6 6 6 7 7 2 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	1	0 124 1,553 79	15 0 0 0 0 7 3 3 718	
	223 0 260 1,393	223 223 0 0 0 0 260 255 6 1,393 690 615	223 223 0 0 0 0 260 255 6 1,393 690 615	223 223 0 222 0 0 0 0 0 0 255 260 255 6 124 11: 1,393 660 615 1,553 781	223 223 0 222 222 0 0 0 0 0 0 0 0 0 0 0

(ii) Obtainal aurencies unilla Ferniuma valua in rennete hafnes takinn into aircreut anu affert rius in raudit rennerion factor, or rendit risk indivation techniques (a.n. substitution afferts).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

		Standardised Approach As of 30/09/2022 As of 31/12/2022 As of 31/12/2022 Original Expoure* Expoure Value* Risk exposure amount Value adjustments and provident* provident* Exposure Value* Exposure Value* Risk exposure amount Value adjustments and provident* Exposure Value* Risk exposure amount Value adjustment and provident*										
					Standardised A	proach						
			As of 30/09	2022			As of 31	/12/2022				
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
BELGIUM	Com de averamente se cincia de la Comita del Comita de la Comita del Comita de la Comita de la Comita de la Comita de la Comita del Comita de la Comita del Comita del Comita de la Comita	2.277 345 323 323 321 321 320 320 320 320 321 321 321 321 321 321 321 321 321 321	2,275 345 149 0 1,960 21 311 0 0 0 14	0 0 34 0 0 10 311 0 0 0 0 0 0	37	2,235 390 0 2,474 20 790 5 6 0 0 0 0 0 0 0 0	2,238 300 55 6 2,474 20 353 6 11	0 0 0 0	34			
	Standardised Total ²				37				34			

					Standardised A	pproach			
			As of 30/09	2022			As of 31,	/12/2022	
	(min BUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control downwards or control sales\(C) Relational commonster to both anthrofites Relational Commonster to both anthrofites Relational Confidence to both Relational Confidence to both Relational Confidence Gradients SPE Read Inc. SPE Read	300 0 0 935 945 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	308 0 0 935 25 10 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	308 0 0 0 551 999 0 27 0 0 0 0 0 0 0 0 0 0	308 0 0 851 88 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·
	Standardised Total ²	man and a second			0				0

O Tobranil escourse, untilse becourse value in recorded before takins into account any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scarrination opposes but includes general credit risk adjustments.

					Standardised Ap	proach			
			As of 30/09/	2022		As of 31/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %)								
	Central governments or central banks	379	379	0		6	6	0	
	Regional governments or local authorities	9	U	0		0		0	
	Public sector entities Multilateral Development Banks	60	60			20	20		
	International Organisations	0	0	0			.,		
	Institutions	26	26	1		i i	ō	ō	
	Corporates	255	165	165		217	76	73	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
SWITTELING	Secured by mortoages on immovable property of which: SMF	0	0	0		0		0	
	or which: SME Exposures in default	0	0	0		0			
	Exposures in default Items associated with particularly high risk		0	0	0				
	Covered bonds	i o	ů o	i o		ő	ŏ	o o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0			
	Standardised Total ²				0				

		(J) roca vasue adjustranto, and provisions per courtry or counterpany exclusion cross ror sections deposition out includes glennal creat ma, adjustranto.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
AUSTRALIA	Control consuments or central hashes Residued consuments or beat authorities Residued and the control of the	2 0 0 0 1,922 37 1 0 0 0 0 0 0	20 00 493 90 00 00 00 00 00 00 00 00 00 00 00 00	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2 0 0 1,553 42 0 0 0 0 0 0	2 0 0 378 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 75 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²			_							

		*** Unional associatio, unione benchmark value, a recording the account and winest day to credit convincion records for mission expression sciences (a). Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31;	12/2022				
		Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	1.711	1.711			97	97					
	Central governments or central banks Regional governments or local authorities	1,711	1,/11	0		97	97	0				
	Public sector entities	ō	ō	i i		i i	ō	i o				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions			420			90					
	Corporates of which: SME	2,055	420	420		1,487	340	340				
	Of Which: SME Retail			0								
	of which: SME	, i	0	0		0	0	0				
SINGAPORE	Secured by mortgages on immovable property	ō	ō	i i		i i	ō	i o				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	107	0	0	107	47	0	0	47			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0		0		0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0								
	Collective investments undertakings (CIU) Equity	, a	0	0			0	0				
	Other exposures	ŏ	ő	ů o		ő	ŏ	ő				
	Standardised Total ²				107				47			

	Standardised Approach									
		As of 31,	03/2023			As of 30/	/06/2023			
(mbr EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
ents or central banks	88,827	89.297	418		85,237	85,566	475			
ments or local authorities	2,981	2.914	15		2,946	2,888	15			
Sties	2,726	3,601	50		2,948	3,660	35			
alopment Banks	1,416	1,416	0		1,523	1,523	0			
oanisations	5,801	5,801	0		5,766	5,766	0			
	18,371	9,032	1,189		18,818	8,715	1,224			
	20,584	7,375	6,334		20,510	6,414	5,680			
	1,287	1,284	811		1,519	882	882			
	5,383	2,768	2,073		5,398	2,712	2,034			
	376	223	164		465	205	154			
pages on immovable property	508	493	180		539	531	200			
	34	34	16		33	32	16			
ault	488	138	186	262	622	210	264	25		
l with particularly high risk					0 29					
	379	379	13		29	29	15			
tions and corporates with a ST credit assessment ments undertakings (CIU)	0						0			
ments undertainmes (CIO)	0									
	62	62	20		40	40	22			
	147,526	123,279	10,495	356	144,385	118,063	9,974	34		
	ocrates with a ST credit assessment akinos (CIU)	0 0 63 147,526	akinos (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	akinos (CLU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Akinss (CLU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Akloss (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

					Standardise	d Approach				
			As of 31,	03/2023			As of 30,	06/2023		
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	64,938	64,819	171		63,186	63,052	186		
	Regional governments or local authorities	152	10	0		152	18	0		
	Public sector entities	54	565	0		52	532	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	5,119	2,757	619		5,993	3,322	753		
	Corporates	4,362	2,843	1,989		4,400	2,996	2,261		
	of which: SME	522	750	377		774	405	405		
	Retail	5,218	2,703	2,024		5,231	2,645	1,984		
NETHERI ANDS	of which: SME	375	223	164		465	205	154		
NETHERDANDS	Secured by mortgages on immovable property	477	462	168		491	483	178		
	of which: SME	25	25	13		27	26	14		
	Exposures in default	294	96	126	132	354	114	150	123	
	Items associated with particularly high risk	0								
	Covered bonds	0								
	Claims on institutions and corporates with a ST credit assessment	0				0		0		
	Collective investments undertakinos (CIU)									
	Equity	10								
	Other exposures	16	16	9	223	10	10	ь	212	
	Standardised Total ²									

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

		(2) Total value adjustments are	a provisions per country or con	anapaty encuses ones for a	LUI DIRECTI ESPORATES DEL TICOL	an germa creat rat augustine			
					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %) Central governments or central banks	6.523	6,523			6,996	6,996	0	
1	Regional governments or local authorities	0		0		0		0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	22	22	0		22	22	0	
	International Organisations	447	447	0		514	514	0	
	Institutions	5,755	1,853	203		5,955	1,430	147	
	Corporates	6,209	756	756		5,748	696	696	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	0		1	1	1	
UNITED STATES	of which: SME	0		0		9		0	
	Secured by mortgages on immovable property	ь				6	6	2	
	of which: SME Exposures in default	0							
	Exposures in default Items associated with particularly high risk	0				,		0	U
	Covered bonds	207	207			ů		o o	
	Claims on institutions and corporates with a ST credit assessment	0	107			ů		l ő	
	Collective investments undertakings (CIU)	ō	ō	i i		ō	ō	i o	
	Fauity	0	ō	i i		ō	ō	l o	
	Other exposures	1				1	1	1	
	Standardised Total ²				0				0

(1) Original opposing, unlike Exposine value, is reported before taking into account any effect due to credit convenient for no routil risk intigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments ar	d provisions per country of co	unterparty excludes those for se	curbiation exposures but indu	des general credit risk adjustmer	ts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min BJR. %) Central governments or central banks	6,290	6,290	47		5,318	5,318	47	
	Regional governments or local authorities	833	833	0		801	801	0	
	Public sector entities	1,700	1,700	0		1,870	1,870	0	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	2.216	2,030	57		1.989	1,814	53	
	Institutions Corporates	1.168	2,030	380		1,252	386	386	
	of which: SME	1,168	93			1,232	300	300	
	Retail	148	22	41		149	56	42	
	of which: SME	0	0	0			0	0	
GERMANY	Secured by mortgages on immovable property	i i	i i	o o		ō	ō	i o	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	14	20	2	12	6	8	
	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 27		0	0	0	
	Other exposures Standardised Total ²	42	42	2/		36		25	

		(2) Total value adjustments and provisions per country of counterparty excludes those for excurtisation opposures but includes general credit risk adjustments. Standardised Approach											
					Standardise	ed Approach							
			As of 31,	03/2023			As of 30,	06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²				
	(mh BUR, %) Central governments or central banks Regional governments or local authorities	700 0	612 0	17 0		1,185	1,095	17 0					
	Public sector entities Multilateral Development Banks	0 41	22 41	0		0 42	22 42	0					
	International Organisations Institutions Corporates	0 1,158 2,607	0 1,158 790	0 26 790		981 2.841	981 564	0 20 564					
	of which: SME Retail	0	0	0		0	0	0					
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	9	9	0		0 10	10	0					
	or which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU) Equity Other exposures	0	0			0	0	0					
	Standardised Total ²			-	0				0				

O (3) Original exposure, utilitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Yould value adjustments and provisions per country of counterparty excludes those for executivation exposures but includes permand credit risk adjustments.

	ABN AMKU Bank N.V.								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control of processments for each of the Control of	1,269 00 770 22M 0 202 1,546 60 2 2 0 0 111 19 9 9 0 0	1,970 76 814 224 0 255 774 401 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	67 15 0 0 77 672 34 1 0 0 0 0 0 0	2	878 0 671 297 0 334 1,422 617 13 0 8 5 5 62 0 0 0 0	1,447 76 713 297 0 307 692 377 17 0 0 8 8 8 0 0 0 0 0 0	63 15 0 0 0 692 377 11 0 0 2 41 0 0 0 0	2
		(1) Original exposure, unlike E	sposure value, is reported befo	e taking into account any effec	t due to credit conversion factor	s or credit risk mitigation techni	ques (e.g. substitution effects)-	

		(2) Total value adjustments and provisions per country of country and under the securitisation exposures but includes general week risk adjustments.												
					Standardisc	d Approach								
			As of 31,	/03/2023			As of 30,	/06/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²					
BELGIUM	Correlation of Control	2,377 483 0 0 2,732 13 15 5 0 0 0 44 4 0 0 0	2,380 458 45 2,732 336 0 0 0 0 0 0 0 0	1 0 0 0 6 336 0 3 3 0 0 0 0 0 0 0 0 0 0 0	33	1,966 456 129 0 2,745 11 612 2 5 5 11 39 0 0 0 0	1,988 4556 139 2,740 13 3 0 0 15 1 1 9 0 0	1 0 21 0 0 0 0 0 0 0 0 0						
	Other exposures			0	22									

					Standardise	d Approach							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
LUXEMBOURG	Control Construction of control for the Control Contro	0 0 1,024	0 0 1,024 904 0	0 0 0 0 2 2 5 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·	0 0 1,023	0 0 1,023	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

		(4)							
					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mh BJR. %) Central governments or central banks	268	268	0		171	171	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	258 0	165	165		249 0	141	141	
SWITZERLAND	Retail of which: SME	1 0	0	0		1 0	0	0	
SWITZERDAND	Secured by mortoages on immovable property of which: SME Exposures in default	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk Covered bonds	0	0	0			0	0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0		0	
	Other exposures	0	0 0	0		0	0	0	
	Standardised Total ²				0				0

		(2) Total value adjustments ar	nd provisions per country of co	unterparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	mbs.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(min BJR, %)	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
AUSTRALIA	Control overcomments for central shadows and control of the control overcomment for central shadows accommend to food authorities shadows accommend the control of the control of the control overcommend for the control of the contro	2 0 0 0 0 0 2,206 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 567 4 0 0 0 0 0 0 0	4 0 0 0 0 113 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2 0 0 0 0 2,000 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 485 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 97 6 0 0 0 0 0 0 0	0

		(2) Yold value algolatments and provisions per country of counterparty excludes those for securitation opposites but includes garment credit risk adjustments. Standardized Approach												
					Standardisc	ed Approach								
			As of 31,	03/2023			As of 30,	06/2023						
	(mb EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
SINGAPORE	Central outcomments or central sharing featured over more or local arthrottes featured over more or local arthrottes featured over more or local arthrottes featured over the contract featured over featured featured	123 0 0 0 0 12 1,334 0 0 0 0 0 0	123 0 0 0 0 12 479 0 0 0 0 0	0 0 0 0 0 479 0 0 0 0	46	87 0 0 0 14 1,728 0 0 0 0 0 46	87 0 0 0 14 234 0 0 0 2 2 3	0 0 0 0 0 234 24 0 0 0 0 23 0 0 0 0 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinss (CIU) Equity Other exposures Standar/fixed Total ²	0	0	0	46	0	0	0						

ABN AMRO Bank N.V.

								IRB Ap	proach					
					As of :	0/09/2022					As of 3	31/12/2022		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: Of which: provisions Of which: defaulted defaulted defaulted									Of which: defaulted	provisions
	Central b	anks and central governments	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										0	
	Corporat			5.101	107.240	2,259 54,546		134,776	4.913	7,983 101.083	1,847		1	
	Corporat	es Corporates - Of Which: Specialised Lending	140,026 19,182	450	16,433	54,546 7.371	3,339 272	1,556 153	134,776	4,913	101,083	7,550	3,654 191	1,467
		Corporates - Of Which: SME	32,434	1.652	28.040	11.505	1.016	493	31.832	1.554	27,579	11.408	1,063	492
	Retail		167,273	1.443	161.803	16,645	1,398	336	165,991	1,449	160.525	16.891	1,445	295
		Retail - Secured on real estate property	156,792	1.204	155,970	15,152	1.233	226	156,003	1.228	155,174	15.431	1,252	189
Consolidated data		Retail - Secured on real estate property - Of Which: SME	3,659	83	3,451	615	33	42	3,588	75	3,288	577	32	42
CONSONUALEU UALA		Retail - Secured on real estate property - Of Which: non-Sf		1,121	152,520	14,537	1,200	183	152,415	1,153	151,886	14,855	1,220	146
		Retail - Qualifying Revolving	5,311	24	1,359	138	38	15	5,292	24	1,328	136	39	11
		Retail - Other Retail	5,170	215	4,474	1,356	127	96	4,696	197	4,023	1,323	154	95
		Retail - Other Retail - Of Which: SME	3,112	152 62	2,636 1.838	812 544	94	70	3,001 1.694	141 56	2,535 1.488	759 564	87	67
		Retail - Other Retail - Of Which: non-SME	2,057 856	62	1,838	3.118	33	2b	1,694	56	1,488	3.091	68	29
	Equity Other pe	n credit-obligation assets	856		856	3,118 1.589			824		824	3,091		
	IRB Tota		7,53158											

(1) Original exposure, urinits Exposure value, is responsible before thing the laccount any reflect due to credit connection factors or credit risk inhippions bechniques (e.g. 4, arbitation of exposure fields).

(1) 188 Table does not include the Successful and produce in the lack was sufficient to the Connection of the Connection position unlike in the words prior to the 20th describe.

(1) 189 Table and the connections in addition. The instructions and addition. The instructions and addition. The instructions are discharged from the lack successful and the lack prior (a). Connection of counterparty covering up to 59% of table original exposure or Tip 31 monthies rated by ariginal exposure or Tip 31 monthies rated by ariginal exposure.

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)	Of which: Of which: provisions Of which: Of which: provisions of defaulted of defau									provisions		
	Central banks and central governments											0	
	Institutions		1,190 0 1,071 341 0 1 1,311								328	0	1
	Corporates	90,404	3,732	67,813	33,334	2,273	1,090	85,901	3,814	62,957	32,559	2,628	1,067
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8,450 25,790	74 1.508	7,340 22.786	2,899 9.150	6 867	33 456	8,656 25.645	100	7,682 22,706	2,887 9.244	6 924	36 454
	Corporates - Ut Which: SME Retail	25,790	1,508	22,786 161.199		1,386	45b 333	25,645 165,357	1,420	22,706 159,910	9,244	1.431	454 292
	Retail - Secured on real estate property	156,243		155,421		1,336	333 774	155,442	1,434	154,613	15,348	1,431	187
	Retail - Secured on real estate property - Of Which: SME		83	3.441	612	33	42	3.579	75	3.279	575	32	42
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-		1.113	151,980	14,458	1.192	182	151,863	1.145	151.333	14.773	1.212	145
	Retail - Qualifying Revolving	5,311	24	1,359	138	38	15	5,292	24	1,328	136	39	11
	Retail - Other Retail	5,093	207	4,419	1,339	122	94	4,622	190	3,970	1,302	149	94
	Retail - Other Retail - Of Which: SME	3,111	152	2,635	811	93	70	3,000	140	2,534	759	86	67
	Retail - Other Retail - Of Which: non-SME	1,982	55	1,785	529	29	24	1,623	50	1,436	543	62	27
	Equity	673	0	673	2,119	0	0	678	0	678	2,149	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	oroach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)	Value* and Value* Value* Of which: provisions Of which: defaulted defaulted										Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,138	0	1,108	222	0	0	1,298	0	1,268	252	0	0
	Corporates	2,146	1	1,810	667	1	0	1,774	0	1,532	541	0	0
	Corporates - Of Which: Specialised Lending	84	0	51	46	0	0	54	0	25	27	0	0
	Corporates - Of Which: SME	13	0	11	6	0	0	10	0	8	4	0	0
	Retail	44	0	44	5	0	0	45	0	45	4	0	0
	Retail - Secured on real estate property	43	0	43	5	0	0	45	0	45	4	0	0
LINUTED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	43	0	43	5	0	0	45	0	45	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	58	0	58	188	0	0	55	0	55	177	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	794	0 17	791	321	27	0	653	16	650	215 2.324		0
	Corporates Corporates - Of Which: Specialised Lending	5,864 908	1/	4,175 673	2,169 459	2/	14	6,317 1.142	16	4,295 747	2,324 516	53	9
	Corporates - Of Which: SME	997		595	114			961		566	112		
	Retail	79		76	13	3		74	7	72	16	,	
	Retail - Secured on real estate property	67	1	67	10	2	0	62	0	63	11	2	0
	Retail - Secured on real estate property - Of Which: SME	0	n	0	0	0	0	0	0	0.0	0	0	ů
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	66	1	67	10	ō	ō	62	ō	63	11	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0		
	Retail - Other Retail	12	1	9	3	1	0	12	1	9	5	2	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	12	1	9	3	1	0	12	1	9	5	2	0
	Equity Other non credit-obligation assets	69	0	69	131	0	0	40	0	40	76	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 0	0 0	0 0	0	0 0	0	0	0	0	0	0	0
	Corporates	9,333	364	7,577	4,871	569	59	9,561	329	7,684	4,855	459	53
	Corporates - Of Which: Specialised Lending	1,808	43	1,342	928	5	5	2,066	42	1,532	1,114	3	4
	Corporates - Of Which: SME	927 73	53	563	207	57	5	816 80	50	460 77	170 10	49	2
	Retail - Secured on real estate property	73 65	3	69 64	8	1	0	80 72	3	72	10	2	0
	Retail - Secured on real estate property - Of Which: SME	0.	0	0	0		0	0	0	0	ń	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	65	1	64	8	1	ō	72	2	72	9	1	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	2	5	1	0	0	8	2	5	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	9 31	2	5 31	1 89		0	8 27	2	5 27	1 79		
	Other non credit-obligation assets	31	0	31	89			21	0	23	/3	-	-
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,959	0	1,333	248	0	0	2,055	0	1,434	244	0	0 57
	Corporates	7,929	94	6,262	3,621	62	36	7,958	111	6,366	3,763	87	57
	Corporates - Of Which: Specialised Lending	217	0 55	170	69 1.664	26	0	308 3.608	0	265	97 1.503	24	1.
	Corporates - Of Which: SME Retail	3,948	55	3,398 48	1,664	26	18	3,608	53	3,119 50	1,503	29	24
	Retail - Secured on real estate property	40	1	41			0	42	1	43	10		0
	Retail - Secured on real estate property - Of Which: SME	40	0	41	1	0	0	4	0	43			0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	36	0	37	ŝ	0	0	38	1	40	÷	1	0
	Retail - Qualifying Revolving	0	ō	0	ō	ō	ō	0	ō	0	ò	ō	ō
	Retail - Other Retail	7	0	7	2	0		7	0	7	3	1	
	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	7	0	6	2	0	0	7	0	6	3	1	0
	Equity	10	0	10	556	0	0	10	0	10	575	0	0
	Other non credit-obligation assets											4	
	IRB Total												

							IRB Ap	oroach					
				As of :	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	87	0	85	19	0	0	108	0	99	19	0	0
	Corporates	4,067 282	111	3,457 201	1,928 138	78 0	62	3,808 268	72	3,214 195	1,802 142	132	21
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	196	28	201 180	138	45	1	203	25	195	142	44	1
	Corporates - Ut Which: SME Retail	196	28	180	13b 27	45	8	122	25	188	139 25	99	,
	Retail - Secured on real estate property	100	1	99	22	1	0	104	1	103	21	1	0
	Retail - Secured on real estate property - Of Which: SME		ō	3	1	ō	ō	2	ō	2	1	ō	ō
BELGIUM	Retail - Secured on real estate property - Of Which: non		1	96	21	1		101	1	101	20	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18	1	15	5	2	0	18	1	15	4	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	1	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	17	1	14	4	1	0	17	1	13	4	1	0
	Equity	3	0	3	12	0	0	3	0	3	12	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b Institution	eanks and central governments	97	0	0 96	0 24	0 0	0 0	0 82	0	0 81	0 19	0	0 0
	Corporat		3.920	0	3,419	1,813	ō	3	3.828	ō	3.348	1.779	ō	4
		Corporates - Of Which: Specialised Lending	603	0	510	351	0	2	765	0	624	436	0	2
		Corporates - Of Which: SME	109	0	114	35	0	1	113	0	113	35	0	1
	Retail		5	0	5	0	0	0	5	0	5	1	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	5	0	5		0	0	5	0	5		0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SHE		0			0	0		0				0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	n n	0	0	0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	1	0	0	0	0	0	1	0	0
		n credit-obligation assets			.									
	IRB Tota													

		Ī						IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		1,714	0	1,702	305	0	0	494	0	484	74	0	0
	Corporati		1,187	78	687	338	8	3	1,721	73	914	551	8	5
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	120 44	12	78 37	49 20	0	2 0	237 55	9	144 45	130 27	0	3
	Retail	cu purates - or willor: sine	48	0	47	4	0	0	47	0	46	4	0	
	recen	Retail - Secured on real estate property	47	0	47	4	0	0	46	0	46	4	0	0
		Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0	0	0	0	0
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-Si	47	ō	47	4	ō	ō	46	ō	46	4	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		3	0	3	ь		0	3	0	3	ь	0	
		n credit-obligation assets												
	IRB Total													

								IRB Ap	oroach					
					As of :	30/09/2022					As of	31/12/2022		
			Original E	xposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions		0 299	0 0	0 299	0 81	0	0	0 304	0	0 304	0 82	0	0
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail		0 11	0	0 11	0	0	0	0 10	0	10	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property	v - Of Which: SME	11 0	1 0	11 0	1 0	0	0	10 0	0	10 0	1 0	0	0
AUSTRALIA	Retail - Secured on real estate property Retail - Qualifying Revolving		11 0	1 0	11 0	1 0	0	0	10	0	10	1 0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-Si Equity	ME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			Ů	-		Ů	Ů	Ů	Ů				
	IRB Total													

						IRB Ap	proach					
			As of	30/09/2022					As of	31/12/2022		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
Central banks and central governments Institutions	0 38	0	0 37	0 18	0 0	0 0	0 58	0	0 58	0 26	0	0
Corporates	476	0	409	238	0	1	421	0	355	189	0	2
Corporates - Of Which: Specialised Lending	319	0	270	116	ō	1	276	0	232	110	0	1
Corporates - Of Which: SME	76	0	71	43	0	0	75	0	64	41	0	0
Retail	22	0	21	1	0	0	23	0	22	3	0	0
Retail - Secured on real estate property	20	0	20	1	0	0	20	0	20	3	0	0
SINGAPORE Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	20	0	20		0	0	20	0	20	0	0	0
Retail - Qualifying Revolving	20	0	20	1		0	20	0	20	3		
Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												

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

							IRB Ap	proach					
				As of 3	1/03/2023					As of 3	0/06/2023		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ^t	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 11.065	0	0 10.187	0 2.332	0	0	0 11.178	0	0 10.429	0 2.575	0	0
	Institutions Corporates	137,664	4,739	10,187	2,332 54,120	3.302	1.371	11,178	4,797	10,429	2,5/5 56.762	2,971	1,330
	Corporates - Of Which: Specialised Lending	21,308	430	18,560	8.636	104	1,371	21.858	343	18.331	8,576	31	143
	Corporates - Of Which: SME	31,186	1.505	27,156	11.393	932	535	30,390	1.406	26,378	13.500	878	498
	Retail	166,506	1,511	161,030	17,079	1,603	314	166,370	1,548	161,296	17,368	1,643	280
	Retail - Secured on real estate property	156,278	1,299	155,493	15,396	1,400	203	156,212	1,348	155,789	15,682	1,435	185
Consolidated data	Retail - Secured on real estate property - Of Which: SME	3,852	104	3,511	774	29	47	3,662	95	3,441	779	36	25
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh		1,196	151,982	14,622	1,371	156	152,550	1,253	152,348	14,903	1,398	160
	Retail - Qualifying Revolving	5,316 4,912	24	1,338	134	39 164	12	5,341 4.817	23	1,351 4.156	129 1.557	37 171	11
	Retail - Other Retail - Of Which: SMF	4,912 3.168	187 139	4,199 2,604	1,549 988	105	99 67	3,069	178 134	4,156 2.542	969	1/1	53
	Retail - Other Retail - Of Which: non-SME	1.745	48	1 595	960 561	59	33	1,749	44	1.614	588	60	30
	Foulty	849	0	849	3.020	ı ő		964	0	964	3,286	0	
	Other non credit-obligation assets	545		54,7	1,394	Ü		201			1,506		
	IRB Total ²				77,946						81.496		

		as of last quarte											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,740	0	1,590	386	0	1	1,797	0	1,650	468	0	1
	Corporates	86,517	3,774	63,092	32,417	2,376	1,083	85,762	4,063	62,774	33,907	2,217	1,115
	Corporates - Of Which: Specialised Lending	8,990	132	8,027	3,196	35	31	9,000	133	7,938	2,996	30	59
	Corporates - Of Which: SME Retail	24,729	1,416	21,995 160.442	8,938 16.978	793 1.587	493 310	24,334 165.746	1,321	21,586 160.710	10,727 17.263	729 1.624	467 277
	Retail - Secured on real estate property	165,876 155,710		154,957	15,978	1,587	202	155,647	1,535	155,252	17,263	1,624	184
			1,290		15,312 767	1,389	47	3.650				30	
NETHERI ANDS	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:			3,499 151.458	14.545	1.363	155	3,650 151.998	93 1,244	3,429 151.823	770 14.825	1.389	25 159
	Retail - Qualifying Revolving	5.316	74	1.338	19,595	1,303	12	5.341	23	1.351	17,023	1,309	110
	Retail - Qualitying Revolving Retail - Other Retail	4,850	182	4 147	1.532	159	97	4.758	174	4.108	1.538	168	82
	Retail - Other Retail - Of Which: SMF	3,167	139	2,602	987	105	67	3,068	134	2,540	968	111	53
	Retail - Other Retail - Of Which: non-SME	1,683	43	1,545	545	55	30	1,690	40	1.567	900 570	57	28
	Equity	700	0	700	2.154	0	0	778	0	778	2.333	0	0
	Other non credit-obligation assets	700	Ů	700	2,231	Ů	Ů	770	_	770		, and	-
	IRB Total												
	IND TOTAL												

		•						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bi Institutio Corporate		0 1,561 1,851 53	0 0 104	0 1,533 1,634 31	0 388 507	0 0 28	0 0 20 19	971 1,455 21	0 0 97 21	944 1,303 16	0 449 439	0 0 2	0 0 14 13
	Retail	Corporates - Of Which: SME Retail - Secured on real estate property	9 48 48	0	8 45 45	5 5	0	0	9 49 48	0	8 46 45	7 5	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail	0 48 0	0	0 45 0	0 5 0	0	0	0 48 0	0	0 45 0	0 5 0	0	0 0
	Equity	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 55	0 0	0 0 55	0 0 0 175	0 0	0	0 0 0 59	0	0 0 59	0 0 190	0	0
	Other nor IRB Total	n credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023	l l	
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	767	0	765	267		0	909	0	907	304 2,734	0	0
	Corporates - Of Which: Specialised Lending	6,431 1.438	22	4,503 1.027	2,439 713	41	,	6,599 1.705	24	4,543 1.125	2,734 853	38	
	Corporates - Of Which: SME	881	2	531	120	-	1	696	4	425	131		1
	Retail	70	2	65	13	2	i ;	70	2	65	14	2	1
	Retail - Secured on real estate property	60	î	56	0	i i	n	61	î	57	10	1	â
	Retail - Secured on real estate property - Of Which: SME	1	ō	1	o o	ō	ō	1	ō	1	0	ō	ō
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	59	1	56	9	ō	ō	60	1	56	10	1	ō
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	0		0
	Retail - Other Retail	9	1	9	4	2	1	9	1	8	4	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	1	8	4	2	1	9	1	8	4	1	1
	Equity	43	0	43	81	0	0	64	0	64	122	0	0
	Other non credit-obligation assets TRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	. 0	0	0	0	0	0	0	0	0	0
	Corporates	10,642	184	8.284	5.300	417	23	10.456	204	8.187	5.522	465	23
	Corporates - Of Which: Specialised Lending	2.158	42	1,791	1.252	3	4	2,320	28	1.688	1,267	0	3
	Corporates - Of Which: SME	765	11	453	189	47	1	864	11	493	224	47	0
	Retail	75	2	69	8	1	1	76	2	70	9	1	1
	Retail - Secured on real estate property	69	1	64	7	1	0	70	1	66	8	1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
ONLI ED KINGDON	Retail - Secured on real estate property - Of Which: non-Si	67	1	64	7	1	0	69	1	66 0	8	1 0	0
	Retail - Qualifying Revolving	0											
	Retail - Other Retail Retail - Other Retail - Of Which: SME	,	1	4	1	0	0	6	1	4	1	0	1
	Retail - Other Retail - Of Which: non-SME	9		1 4	1		0				1		1 1
	Retail - Other Retail - Of Which: non-SME Equity	25		25	77	0	0	36	0	36	98	0	0
	Other non credit-obligation assets						_					_	
	IRB Total												

ABN AMRO Bank N.V.

							IRB Ap	proach					
				As of 3	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR. %)		Of which: defaulted	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,653	0	2,030	291	0	0	2,801	0	2,288	343	0	0
	Corporates	8,273	102	6,584	3,856	22	57	8,349	90	6,711	4,448	28	48
	Corporates - Of Which: Specialised Lending	452	0	372	138	0	1	447	0	381	149	0	0
	Corporates - Of Which: SME	4,059	58	3,496	1,756 10	17	30	4,044	56	3,480 46	2,129 10	22	26
	Retail	48	1	4/	10	1	0	40	2	46 39	10	1	0
	Retail - Secured on real estate property	40	1	40	8	1	0	40	1	39	8	1	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	4 37		36	2		0	36		36	1		0
	Retail - Qualifying Revolving	3/		30	0		0	30		36	0		0
	Retail - Other Retail	7		7	2		0	7	0	-	2	0	0
	Retail - Other Retail - Of Which: SME	ń	0	ń	n	0	0	ń	0	0	n	0	0
	Retail - Other Retail - Of Which: non-SME	7	ō	7	2	ō	ō	6	ō	6	2	ō	ō
	Equity	10	0	10	490	0	0	10	0	10	497	0	0
	Other non credit-obligation assets			- 17									
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		159 4.082	0 65	157 3.303	28 1.920	0 168	0 23	320 4.102	0 66	319 3.452	60 2.055	0 178	0 20
	Corporate	Corporates - Of Which: Specialised Lending	489	65	3,303	257	168	23	4,102	66	3,452	2,055	1/8	20
		Corporates - Of Which: SME	247	14	222	172	54	7	67	11	62	88	55	2
	Retail	corporates of Wilds. She	118	2	111	24	2	í	115	3	108	23	2	ő
		Retail - Secured on real estate property	103	1	98	20	1	ō	101	2	97	20	2	ō
DEL CTURA		Retail - Secured on real estate property - Of Which: SME	3	1	3	1	0	0	3	1	3	1	0	0
BELGIUM		Retail - Secured on real estate property - Of Which: non-Si	100	1	95	19	1	0	98	2	94	19	2	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	15	1	13	4	0	0	14	1	11	3	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	14	1	12	4 23	0	0	14	1	11	3	0	0
	Equity	credit-obligation assets	- 6		- 6	23		0	7	0	7	25		0
	Other non	credic obligation assets												

	•						IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments Institutions	130	0	0 128	0 33	0 0	0 0	0	0 0	0 112	0 26	0	0
	Corporates	4.216		3,573	1.954			4,542		3.787	1,999		0
	Corporates - Of Which: Specialised Lending	986	0	3,373 822	577		1	1.056		837	556	0	1
	Corporates - Of Which: SME	113	0	120	42	0	n	108	0	88	48	0	n
	Retail	5	0	5	1		0	6	0	5	1	0	0
	Retail - Secured on real estate property	5	ō	5	i	ō	ō	5	ō	5	i	ō	ō
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-Si	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		890	0 71	887 968	159 463	0	0	1,050 1.585	0	1,047	178 579	0	0
	Corporati	es Corporates - Of Which: Specialised Lending	1,799 530	/1	968 319	963 182	14	5	262	9	189	166	1	4
		Corporates - Of Which: Specialised denoting	57	9	44	20	0	1	53	o o	44	22	0	
	Retail	copolates of milos are	48	0	47	4	0	n	50	0	49	5	0	0
		Retail - Secured on real estate property	48	0	47	4	ō	ō	50	ō	49	5	0	0
CHATTERI AND		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-Si	48	0	47	4	0	0	50	0	49	5	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0	0	0	0	0		0
	Equity	n credit-obligation assets	3	0	3	ь	0	0	4	0	4	/	0	0
	IRB Total												_	

Value ¹ and Value ¹ and								IRB Ap	proach					
Comparison of Control Section					As of	31/03/2023					As of	30/06/2023		
Control looks and Control generalized Control looks Control look			Original	Exposure ¹		Risk exposure	amount	adjustments	Original I	Exposure ¹		Risk exposur	e amount	adjustments
Statistic		(min EUR, %)			Value			provisions			Value			provisions
Corporates			0	0	0	0	0	0		0			0	
Corporate of White Specialised Letters 0 0 0 0 0 0 0 0 0			331	0	331	90	0	0	364	0		97	0	
AUSTRALIA			0	0	0	0	0	0	0	0		0	0	
Retail - Secured on real estate property 11 0 10 1 0 0 11 0 10 1 0 0			0	0	0	0	0	0	0	0		0	0	
AUSTRALIA ### Rual* Schourd on real estate property field - schour of or real estate field - schour of or real estate property field - schour of or real estate field - schour of or real estate property field - schour of or real estate field - schour of or r			0	0	0	0	0	0	0	0		0	0	
AUSTRALIA				0		1	0	0		0		1	0	
AUS IRALIA Ristal - Scenario nun elestates groupty - Of Which: non-9 11 0 10 11 0 10 10 1 0 0 0 0 0 0 0 0 0		Retail - Secured on real estate property			10	1		0	11	0		1	0	
Recal - Code Facal - Code Fac	AUSTRALTA							0						
Retail - Other Retail - OTH Noch - SME			11		10	1		0	11	0		1	0	
Retal - Other Retal - Of Which: SHE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0		0	0	0		0	0	
Strail - Other Ratal - Of Which one-SME 0			0		0	0		0		0		0		
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0						0								
			0		0	0		0		0		0		
			- ŭ	Ů	- ů		Ů	ů	Ů	- u	Ů	Ů	Ů	

								IRB Ap	proach					
					As of 3	31/03/2023					As of 3	80/06/2023		
		o	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		22 452	0	22 383	13 214	0	0	416	0	41 380	17 256	0	
	Corporates - Of Which: Specialised Lending		317	0	267	130	0	1	307	0	259	149	0	0
	Corporates - Of Which: SME		75	ō	65	41	ō	ō	74	ō	65	46	ō	ō
	Retail		23	0	21	3	0	0	22	0	20	2	0	0
	Retail - Secured on real estate property		20	0	20	2	0	0	20	0	19	2	0	0
SINGAPORE	Retail - Secured on real estate propert	ty - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SINGAPORE	Retail - Secured on real estate propert	ty - Of Which: non-Sh	20	0	20	2	0	0	20	0	19	2	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME		2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-S	The Control of the Co	2	0	2	0		0	0	0	2	0	1 0	I 0
	Retail - Other Retail - Or Which: non-S Equity		0	0	0	0	0	0	2	0	2	0	1 0	l ů
	Other non credit-obligation assets		Ů	Ů			Ů	Ů	Ů	Ů	Ů		- u	Ů
	700 T-1-1													

(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)



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	55 488 (733: 55 1,493	50	0 0 0 0 0 0		55 488 6 737 55 1469	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [Belgium	(422 493 497 722 1,555 1,399 5,066	491 471 721	000000000000000000000000000000000000000		(428 491 471 721 1,555 1,399 5,060	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0
[0 - 3M [Bulgaria	5/8/9	3,000			5,000	,			·		J		
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark	88 22 2 2 22 23 25 25 25	85 25 0 0 24 23 82 21 259	0 0 0 0 0	((((((((((((((((((((85 22 (24 23 23 21 25	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Estonia						J			·				



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 302 452 452 126 188 48 48	0 126 188 48	0 0 0 0 0	0 0 0 0 0	(300 452 (126 186 4 1,116	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [13M - 17 1 1 1 1 1 1 1 1 1	France	0 499 298 381 232 442 77	0 490 298 381 232 442 77	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(490 490 298 381 232 442 77; 1,920	0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M 1 1 1 1 1 1 1 1 1	Germany	100 441 828 705 1,208 1,308 3,373 5,008	100 441 828 705 1,208 1,353	0 0 0 0	000000000000000000000000000000000000000	10(44) 826 70 1,205 1,355 377	0 0 0 0 4	10 1 1 0 0 0 0	549 120 200 0 0 0	0 12 48 100 118 35 41	1,300 1.650 1.225 270 200	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M F 3M - 1 Y F 3M - 1 Y F 1 Y - 2 Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Croatia	5				52								
Total	Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 13M - 11 13M - 12	Hungary						·					,		
[0 - 3M [Ireland	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Toy - more	Italy	0 0 0 0 9 250 0	0	0 0 0 0 0 0	0 0 0 0 0	(((((9) 25((340	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M	Latvia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.	·						
							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 133 0 0 55 118 10 30	0 0 59 118	0 0 0 0 0	0 0 0 0 0	0 131 0 0 559 118 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Maita													
[0 - 3M [Netherlands	0 25:1 145 188 576 42:2 2.467	8/8	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 251 149 188 578 422 865 2,454	0 1 12	0 0 0 0	0 0 0 0 1	0 17 0 0 0 0	0 1.930 0 0 0 0 1.930	1 0 0 0 0 838 1		0
[0 - 3M f	Poland	0 0 0 0 0 0 0 320	0 0 0 0 0 0 320	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 320	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		54
10 - 3M 13M - 11 13M - 12	Portugal		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Romania	Ü	U	U	U	U	v	U				, and the second	U	Ü
Toy - more	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.	•						
							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	63 0 0 0 0 0	63 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	63 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	0 0 0 0 0 1880	0 0 0 0 0 0 180	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 180	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0	0 0 0 0	0 0 0 0 109 0		
Total Tota	Iceland	190	100	Ü	U	100	·	v		v		109	Ü	
[0 - 3M [[3M - 1Y [Liechtenstein													
Total [0 - 3M	Norway	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 10 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Australia		v			·	·	·	10			, and the second		· ·
TOUY - more Total	Canada	0 88 164 494 205 187 0 1,125	0 86 164 494 205 187 0		000000000000000000000000000000000000000	0 86 164 484 205 187 0 1,125	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
Total	Hong Kong	1,125	1,125	U	0	1,125	0	U	0	0	0	0		0



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	1
	(Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	0 2,464 0 0 0	0 2,464 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	2,46	0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [u.s.	2,464 1,157 1,133 895 996 1,554 748 0		0	0	2,464 1,055 1,333 889 999 1,555 741		0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [China													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Switzerland													
[0 - 3M [Other advanced economies non EEA	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0	0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0 - 3M [Latin America and the Caribbean	0 28 0 8 42 0	0 0 28 0 8 42 0 2	0	0	22	0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0		0



General governments exposures by country of the counterparty

ARN AMRO Bank N V

							ABN AMRO Bank N.V.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	ntives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	sheet exposures	
						sees by accounting por community			siere iun tuide	501100125				
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 8 8 6 6 3 23	0 8 8 0 6 6 3 23	0 0 0 0 0	000000000000000000000000000000000000000	((((((((((((((((((((0 8 8 0 6 6 3 23							0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	0 248 253 259 504 222	0 248 259 504 292	0	0	248 245 255 500 297	2 0 0 0					0 0	0 0 0 0	0 0 0 0
[10Y - more Total		1,706		0	0	1,704			0 0	0		51	L	0 38

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadenia, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	(55	0 0 5 776 4 14 14 3 249 1,581	0 0 0 0 0		(55 493 (776 1- 248 1,58 1	0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Belgium	100 488 54 27 685 1,611 1,56- 5,27		100 2 0 0 0 6 7 116		(486 542 273 688 1,611 1,553 5,153	0 0 0 0 0		0 0 0 0 0 65	0 0 0 0 0 0 12 12	0 0 0 0 0 93	0 0 0 0 0		
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark	2: 2- 2: 6 8 44 240	25 0 4 24 23 3 3 3 3 3 3 3 3 4 5 4 5 4 5 4 5 4 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((25 (24 25 (64 44 42	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 4477 0 1262 0 192 121 885	0 192 121	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(447) (124) (193) 121) 885	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more	France	0 218 291 425 47 456 81	0 218 291 425 47 456 81	0 56 0 0 0 0 0	000000000000000000000000000000000000000	(163 293 425 456 456 81	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M 1 1 1 1 1 1 1 1 1	Germany	282 900 556 817 1,079 1,167 439 5,240	282 900 556 817 1,079 1,167 439	8 68 2	0 0 0 0	274 833 535 800 1,026 1,026 400	0 0 0 10 0 4	18 0 0 0 0 0 0	1.754 570 0 0 0 0 2.324	20 17 68 75 105 31 37 354	1,450 1.100 1.125 270 200	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M F 3M - 1 Y F 3M - 1 Y F 1 Y - 2 Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Croatia	32.0									3,22			
Total	Greece	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M 1 1 1 1 1 1 1 1 1	Hungary													
[0 - 3M [Ireland	0 0 0 0 0 0 99	0 0 0 0 0 0 90	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Toy - more	Italy	0 0 0 0 0 264 0	0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.	·						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	1
	(i i i i i i i i i i i i i i i i i i i											Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	133 0 33 55 1747 6	0	0 0 0 0 0	0 0 0 0 0	133 0 0 33 55 174 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0
[0 - 3M [Maita													
[0 - 3M [Netherlands	66 107 151 188 983 428 1,092	60 107 151 189 982 428 1,092	45 102 0 0 106 52 82 387	0	0 0 151 188 867 328 943 2,478	10 47 68	0 0 0 0	0 0 0 0 1	1 0 0 0 0 0	250 0 0 0 0 0 0	0 0 0 0 843 2		0
[0 - 3M f	Poland	311	0 0 0 0 0 311	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 311	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(62
Total	Portugal		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
[0 - 3M [Romania	0	0	0	0	U	U	0	0		0	0		0
Toy - more	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

							A = = £ 20 /00 /2022							
							As of 30/06/2023							
						Direc	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 89 0 0 0 0	0 89 0 0 0 0	0 89 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	0 0 0 0 0 0 175	0 0 0 0 0 0 175 175	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 175	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 113 0		
TO - 3M	Iceland													
To -3M	Liechtenstein													
[0 - 3M [Norway	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0 9 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M [Australia	·						·		,		, and the second		
10Y - more Total 10 - 3M f 13M - 1Yf 14Y - 2Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Canada	87 164 426 1175 88 249 10 1,10		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	87 164 426 175 88 249 0	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total Tota	Hong Kong	1,120	1,190	U	v	1,130	v	U	0	U	U			U.



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	CAPOSAILE MINOUNE
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	1,461 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1,46) (((((0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[U - 3M	u.s.	1,052 7,052 7,99 7,753 1,877 0 6,409	276 1,052 789 732 1,753 1,807	0 0 0 1 1 4 0 0	0 0 0	276 1,052 788 731 1,749 1,800 6,405	0 0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 14 0 0	0 0 0 14 0 0	0 0 0 14 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	3 0 0 0 0 0 0	79 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	29 0 0 0 0 0 2	29 0 0 0 0 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	20 (((((0 0 0 0 0 0 0 2	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

ABN AMRO Bank N V

								ABN AMRO Bank N.V.	•						
								As of 30/06/2023							
							Dire	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfoli	0	Derivatives with po	ositive fair value	Derivatives with	negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
ē	[0 - 3M [Africa	5	0 0 0 0 5 5 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				(
-	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [Others	130 375 65 493 202 355	130 375 6 9 6 9 8 493 2 202 339	000000000000000000000000000000000000000	0	13 37 6 49 20 35	1 0 0 0 3 0 2 0		0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(
ŀ	[10Y - more Total		1,748		0	0	1.74			0 0	íl á		46		34

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadenia, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

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

					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nomina	il amount		Accumulated imposed walue due to create	pairment, accumulated no dit risk and provisions ⁴	gative changes in fair	Collaterals and		Gross carr	rying amount/ Nomina	il amount			pairment, accumulated neg fit risk and provisions ⁴	ative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	e e	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-performi	ng exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ⁵			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	69,49	, ,				,				62,292								
Debt securities (including at amortised cost and fair value)	39,693					1				38,378					1			Ĭ
Central banks			-			-				0		-					-	
General governments	33,89	3 0			0	1	. 0	0	0	32,091	0	0			1	0		0
Credit institutions	4,80	4 0			0	0	0	0	0	5,360		0				0		0
Other financial corporations	95	2 0		0	0	0	0	0	0	869		0	0	0	0	0	0	0
Non-financial corporations	4	4 0			0	0	0	0	0	58	. 0	0		0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	314,37	454	5,623	5,457	5,446	719	1,524	1,519	3,412	280,484	458	5,320	5,196	5,187	705	1,329	1,327	3,216
Central banks	79	0 0			0	0	0	0	0	850	0	0		0	0	0	0	0
General governments	87	9 11	1	2	2	3	1	1		860	21	2	2	2	2	1	1	0
Credit institutions	12,18	4 0		0	0	2	2 0	0		7,245	0	0		0	3	0	0	0
Other financial corporations	63,48	9 1	166	169	169	16	90	90	77	37,603	3	110	110	110	15	85	85	20
Non-financial corporations	71,81	335	3,645	3,645	3,636	458	3 1,082	1,081	1,990	69,295	300	3,415	3,415	3,407	466	909	909	1,870
of which: small and medium-sized enterprises	17,67	9 88	1,151	1,151	1,151	160	371	371	566	16,547	92	1,118	1,118	1,114	168	296	296	567
of which: Loans collateralised by commercial immovable property	22,15	6 55	810	810	810	181	97	97	706	22,300	42	776	776	776	188	101	101	639
Hauseholds	165,21		1.807	1,641	1,639	241	354	247	1,345	164,630	136	1,794	1,670	1.669	340	222	224	1,326
Hospitals	165,21	107	1,807	1,641	1,639	241	351	347	1,345	164,630	1.65	1,794	1,6/0	1,669	219	333	331	1,526
of which: Loans collateralised by residential immovable property	152,30	4 62	1,312	1,148	1,148	108	104	100	1,197	152,599	64	1,305	1,183	1,183	86	92	90	1,197
of which: Credit for consumption	5,92	5 28	225	227	227	52	143	143	40	5,871	35	226	224	224	53	140	140	43
DEBT INSTRUMENTS other than HFT	423,56	454	5,624	5,457	5,446	723	1,524	1,519	3,412	381,154	458	5,320	5,197	5,187	711	1,329	1,327	3,216
OFF-BALANCE SHEET EXPOSURES	93,13	'	1,688	1,031	1,031	48	125	4	326	95,991		1,335	701	701	41	113	10	285

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

ſ					As of 31/03/2023									As of 30/06/2023				
		Gross ca	arrying amount/ Nomina	l amount		Accumulated impa value due to credi	airment, accumulated ne- t risk and provisions 4	gative changes in fair	Collaterals and		Gross carr	rying amount/ Nominal	amount		Accumulated imp	pairment, accumulated ne lit risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing		On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	c	f which non-performing	r	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures
(selective)		and K=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			and K=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	67,342				0	4	0	0		64,635		0	0	0	4	0	0	0
Debt securities (including at amortised cost and fair value)	39,293		0	0	0	0	0	0	0	37,675		0	0	0	1	0	0	
Central banks	103	0	0	0		0	0					0	0	0	0	0	0	0
General governments	31,984	0	0	0	0	0	0	0	0	30,204		0	0	0	1	0	0	0
Credit institutions	6,465	0	0	0	0	0	0	0	0	6,703		0	0	0	0	0	0	0
Other financial corporations	684	0	0	0	0	0	0	0	0	752		0	0	0	0	0	0	0
Non-financial corporations	58	0	0	0	0	0	0	0	0	15		0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	297,443	382	5,053	4,936	4,923	657	1,192	1,189	3,133	300,651	389	5,024	4,908	4,896	608	1,166	1,164	3,225
Central banks	718	0	0	0	0	0	0	0	0	853		0	0	0	0	0	0	0
General governments	1,140	4	21	21	21	1	1	1	19	982	0	7	7	7	1	1	1	5
Credit institutions	12,435	0	0	0	0	2	0	0	0	15,878		0	0	0	2	0	0	0
Other financial corporations	48,544	78	68	68	68	14	50	50	9	48,630	57	63	63	63	16	48	48	12
Non-financial corporations	69,897	222	3,236	3,236	3,228	452	880	879	1,759	69,646	259	3,167	3,167	3,160	424	857	857	1,793
of which: small and medium-sized enterprises	16,778	89	1,102	1,102	1,096	169	312	312	606	16,518	35	1,116	1,116	1,110	134	325	325	623
of which: Loans collateralised by commercial immovable property	22,399	18	749	749	749	202	111	111	631	22,359	62	737	737	737	199	96	96	626
Households	164,709	77	1,728	1,612	1,607	188	260	258	1,347	164,662	74	1,786	1,671	1,666	165	259	257	1,416
of which: Loans collateralised by residential immovable property	152,339	34	1,328	1,214	1,213	84	100	98	1,217	152,422	24	1,389	1,273	1,272	76	106	104	1,274
of which: Credit for consumption	4,774	23	106	104	101	23	45	45	23	4,486	27	91	90	89	18	36	36	26
DEBT INSTRUMENTS other than HFT	404,079	382	5,053	4,936	4,923	662	1,192	1,189	3,133	402,961	389	5,024	4,908	4,896	613	1,166	1,164	3,225
OFF-BALANCE SHEET EXPOSURES	90,837		1,262	668	668	37	105	10	258	91,026		1,446	964	964	37	102	70	236

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Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,949	3,119	819	726	5,639	1,965	6,909	3,033	760	687	4,921	1,885
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	102	30	2	0	80	30	46	9	1	0	44	9
Non-financial corporations	6,375	2,360	683	605	4,282	1,361	5,482	2,359	652	590	3,671	1,346
of which: small and medium-sized enterprises	1,744	654	180	160	1,240		1,368	716	182	164	910	
Households	1,471	729	133	120	1,278	574	1,381	664	107	96	1,206	530
DEBT INSTRUMENTS other than HFT	7,949	3,119	819	726	5,639		6,909	3,033	760	687	4,921	
Loan commitments given	1,784	518	5	0	451	85	1,455	526	2	0	289	79
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

⁽a) 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- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openably recorded with a positive sign.

commitments are generally reported with a positive sign.

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



Forborne exposures

ABN AMRO Bank N.V.

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ea forbearance			ring amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	o	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)	6,515	2,653	662	596	4,665	1,709	6,091	2,701	638	572	4,268	1,782
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	65	3	1	0	33	2	78	3	2	0	38	2
Non-financial corporations	5,126	2,026	587	529	3,461	1,179	4,684	2,065	561	505	3,059	1,240
of which: small and medium-sized enterprises	1,414	686	195	178	953		1,373	721	196	180	870	
Households	1,324	624	74	66	1,171	527	1,328	633	75	67	1,171	539
DEBT INSTRUMENTS other than HFT	6,515	2,653	662	596	4,665		6,091	2,701	638	572	4,268	
Loan commitments given	1,414	472	3	0	287	60	1,171	515	3	0	226	94
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
ABN AMRO Bank N.V.

			AS OF 3	0/09/2022					AS OF 3	31/12/2022					AS 01 3	1/03/2023					AS 01 31	0/06/2023		1
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative
A Agriculture, forestry and fishing	4,854	266	266	4,854	99	0	4,910	258	258	4,910	102	0	4,786	220	220	4,786	105	0	4,770	221	221	4,770	104	0
B Mining and guarrying	2,604	109	109	2,604	28	0	2,058	54	54	2,058	23	0	2,081	155	155	2,081	29	0	1,482	80	80	1,482	6	0
C Manufacturing	4.585	520	520	4.585	206	0	4.568	489	489	4.568	139	0	4.526	539	539	4.526	150	0	4.519	771	771	4.519	168	0
D Electricity, gas, steam and air conditioning supply	1,282	27	27	1,282	12	0	1,364	92	92	1,364	36	0	1,604	108	108	1,604	49	0	1,800	112	112	1,800	57	0
E Water supply	596	2	2	596	2	0	581	12	12	581	6	0	654	14	14	654	10	0	676	14	14	676	10	0
F Construction	2.238	147	147	2.238	27	0	2.273	119	119	2.273	29	0	2.204	63	63	2.204	32	0	2.263	59	59	2.263	29	0
G Wholesale and retail trade	7.100	661	661	7.100	290	0	6.199	517	517	6.199	224	0	6.476	526	526	6.476	211	0	6.640	449	449	6.640	212	0
H Transport and storage	7,943	434	434	7,943	122	0	7,845	343	343	7,815	122	0	7,647	257	257	7,622	72	0	7,518	185	185	7,498	44	0
I Accommodation and food service activities	693	58	58	693	27	0	645	57	57	645	21	0	641	25	25	641	23	0	626	21	21	626	17	0
3 Information and communication	2.053	67	67	2.053	70	0	2.357	61	61	2.357	55	0	2.762	54	54	2.762	31	0	2.984	50	50	2.984	32	0
K Financial and insurance activities	18,351	736	736	18,351	387	0	16,911	756	756	16,911	336	0	16,915	696	696	16,915	340	0	16,900	598	598	16,900	318	0
L Real estate activities	8,906	177	177	8,876	58	0	9,242	192	192	9,206	75	0	9,349	184	184	9,313	93	0	9,579	203	203	9,544	98	0
M Professional, scientific and technical activities	4,458	265	265	4,458	120	0	4,390	278	278	4,390	127	0	4,217	203	203	4,217	115	0	4,106	201	201	4,106	117	0
N Administrative and support service activities	3,169	80	80	3,169	43	0	3,068	93	93	3,068	33	0	3,130	89	89	3,130	28	0	3,129	91	91	3,129	29	0
O Public administration and defence, compulsory social security	6	0	0	6	0	0	5	0	0	5	0	0	5	0	0	5	0	0	3	0	0	3	0	0
P Education	72	3	3	72	5	0	68	4	4	68	2	0	65	4	4	65	2	0	73	3	3	73	2	0
Q Human health services and social work activities	2,253	50	50	2,246	29	0	2,214	52	52	2,214	29	0	2,297	63	63	2,297	28	0	2,239	76	76	2,239	26	0
R Arts, entertainment and recreation	212	32	32	212	10	0	208	29	29	208	10	0	207	28	28	207	10	0	208	24	24	208	10	0
S Other services	439	11	11	439	6	0	388	11	11	388	8	0	330	9	9	330	4	0	133	10	10	133	5	0
Loans and advances	71.815	3 645	3 645	71 779	1 540	0	69 295	3.415	3.415	69 230	1.375	0	69.897	3 236	3 236	69.835	1 332	0	69 646	3 167	3 167	69 590	1 281	0

⁽¹⁾ The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.