



2023 EU-wide Transparency Exercise

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

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

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Key Metrics

ABN AMRO Bank N.V.

(mln EUR, %)	As of 30/09/2022	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



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Leverage ratio

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(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	21,906	21,489	21,709	22,033	C 47.00 (r0310,c0010)	
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)	
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]	

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Capital

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		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS <small>Transitional period</small>	A	OWN FUNDS						
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(1)(b) and 72 of CRR	
	A.1.1	13,176	12,896	12,896	12,896	C 01.00 (0502,0503)	Article 59 of CRR	
	A.1.2	7,450	7,616	7,692	8,136	C 01.00 (0430,0503)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.3	-576	-842	-770	-703	C 01.00 (0500,0503)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	0	0	0	0	C 01.00 (0300,0503)	Articles 4(1)(b) and 26(1) point (a) of CRR	
	A.1.5	0	0	0	0	C 01.00 (0210,0503)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	0	0	0	0	C 01.00 (0230,0503)	Article 84 of CRR	
	A.1.7	887	884	794	719	C 01.00 (0520,0503)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	-112	-108	-108	-129	C 01.00 (0300,0503) + C 01.00 (0340,0503)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	-40	-39	-28	-20	C 01.00 (0370,0503)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	-3	0	0	-99	C 01.00 (0380,0503)	Articles 36(1) point (d), 40 and 139 of CRR	
	A.1.11	-1	-5	-5	-5	C 01.00 (0390,0503)	Articles 4(1)(b), 36(1) point (g) and 41 of CRR	
	A.1.12	0	0	0	0	C 01.00 (0400,0503)	Articles 4(1)(b), 36(1) point (h) and 44 of CRR	
	A.1.13	0	0	0	0	C 01.00 (0440,0503)	Article 36(1) point (i) 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 (0460,0503) + C 01.00 (0462,0503) + C 01.00 (0470,0503) + C 01.00 (0472,0503) + C 01.00 (0474,0503) + C 01.00 (0476,0503)	Articles 4(36), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (j) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (j) (iii) and 270(2) of CRR, Articles 36(1) point (k) (i) and 135(8) of CRR and Article 36(1) point (k) (ii) and 135(4) of CRR
	A.1.14.1	(-) Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0503)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0503)	Articles 4(27), 36(1) point (l), 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 (0490,0503)	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 (0500,0503)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0503)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-169	-233	-122	-111	C 01.00 (0520,0503)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0503)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0503)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-689	-663	-624	-634	C 01.00 (0524,0503)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0503)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0503)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0503)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0503)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 61 of CRR		
A.2.1	Additional Tier 1 Capital Instruments	1,982	1,982	1,982	1,982	C 01.00 (0540,0503) + C 01.00 (0542,0503)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0503)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0503) + C 01.00 (0582,0503) + C 01.00 (0575,0503) + C 01.00 (0576,0503) + C 01.00 (0577,0503) + C 01.00 (0578,0503)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0503) + C 01.00 (0582,0503) + C 01.00 (0575,0503)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Articles 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	5,935	5,445	3,879	4,468	C 01.00 (0760,0503) + C 01.00 (0760,0503)		
A.4.2	Other Tier 2 Capital components and deductions	0	3	0	0	C 01.00 (0765,0503) + C 01.00 (0766,0503) + C 01.00 (0767,0503) + C 01.00 (0768,0503) + C 01.00 (0769,0503) + C 01.00 (0770,0503) + C 01.00 (0771,0503) + C 01.00 (0772,0503) + C 01.00 (0773,0503) + C 01.00 (0774,0503) + C 01.00 (0775,0503) + C 01.00 (0776,0503) + C 01.00 (0777,0503) + C 01.00 (0778,0503) + C 01.00 (0779,0503) + C 01.00 (0780,0503)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0780,0503) + C 01.00 (0780,0503) + C 01.00 (0780,0503)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(3), 95, 96 and 98 of CRR	
	B.1	0	0	0	0	C 01.00 (0710,0503)		
CAPITAL RATIOS (%) <small>Transitional period</small>	C.1	15.21%	15.17%	14.97%	14.91%	GA3 (1)	-	
	C.2	16.73%	16.71%	16.48%	16.38%	GA3 (2)	-	
	C.3	21.26%	20.95%	19.42%	19.72%	GA3 (3)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)					Articles 4(1)(b), 26(1) point (a) and 36 (1) point (f) of CRR	
	E	19,923	19,507	19,727	20,051		Articles 4(1)(b), 26(1) point (a) and 36 (1) point (f) of CRR	
Memo Items	F	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)					Articles 4(1)(b), 26(1) point (a) and 36 (1) point (f) of CRR	
	F	15.21%	15.17%	14.97%	14.91%		Articles 4(1)(b), 26(1) point (a) and 36 (1) point (f) of CRR	
	F	0	0	0	0		Articles 4(1)(b), 26(1) point (a) and 36 (1) point (f) of CRR	
	F	0	0	0	0		Articles 4(1)(b), 26(1) point (a) and 36 (1) point (f) of CRR	
	F	0	0	0	0		Articles 4(1)(b), 26(1) point (a) and 36 (1) point (f) of CRR	

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

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Overview of Risk exposure amounts

ABN AMRO Bank N.V.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	7,671	7,134	6,565	6,521	C 02.00 (r0050, 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 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
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 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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 (r0620, 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 CCR and Securitisations)' section.

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P&L
ABN AMRO Bank N.V.

(mn 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 guarantee 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 guarantee schemes)	0	0	0	0
(Commitments and guarantees 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 ²	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 subsidiaries, 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 subsidiaries, 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	1,513	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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

ABN AMRO Bank N.V.

(m€ EUR)		As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits	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(e); 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(e); ICG 6					

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

(m€ EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	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)
	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 amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	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)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
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(l)
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 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
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
	Debt securities	983	609	959	1,289	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	2,317	1,976	1,669	1,519	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	1	0	38	13	78	24							37	13	64	21								
Of which: General risk	1	0	25	11	59	21							32	13	44	14								
Of which: Specific risk	0	0	23	5	44	12							17	4	43	11								
Equities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	1	0	2	0							2	1	3	1								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1	0	31	13	73	23	69	77	0	0	0	2,252	37	13	63	21	60	45	0	0	0	0	2,003	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	0	0	34	8	61	17							46	24	78	25								
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	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	1	1	3	1							1	0	2	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	0	0	34	8	60	17	48	57	0	0	0	1,895	46	25	78	27	49	39	0	0	0	0	2,165	

Market risk template does not include CUI 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 Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		164,667	139,841	11,439	457	145,806	116,637	9,929	370

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

(2) Exposure value Total does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
NETHERLANDS		16,123	65,147	110	2,285	42,670	240	234

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation 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.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
UNITED STATES		7,703	7,703	0	2,274	7,274	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation 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.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
GERMANY		9,621	9,621	50	4,820	5,361	50	50

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation 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.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
UNITED KINGDOM		299	299	11	403	368	17	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation 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.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
FRANCE	Central governments or central banks	1,523	3,167	69	0	1,270	3,181	69	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	846	894	47	0	752	472	0	0
	Multilateral Development Banks	221	221	0	0	221	221	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	360	255	6	0	124	117	3	0
	Corporates	1,283	690	61	0	1,353	798	78	0
	of which: SME	597	365	289	0	607	387	307	0
	Retail	2	1	2	0	2	1	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	11	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				1				2	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
BELGIUM	Central governments or central banks	2,271	2,271	0	0	2,233	2,233	1	0
	Regional governments or local authorities	345	345	0	0	390	390	0	0
	Public sector entities	153	149	24	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	21	1,940	10	0	2,474	2,474	10	0
	Institutions	733	311	311	0	790	353	353	0
	Corporates	20	0	0	0	0	0	0	0
	of which: SME	6	4	3	0	6	4	3	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	53	14	18	27	49	11	15	31
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				27				31	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
LUXEMBOURG	Central governments or central banks	309	309	0	0	309	309	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	945	79	0	0	899	88	0	0
	Institutions	29	10	10	0	27	7	7	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SWITZERLAND	Central governments or central banks	379	379	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	60	60	0	0	29	29	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	26	26	1	0	0	0	0	0
	Corporates	253	163	163	0	217	74	74	0
	of which: SME	1	0	0	0	1	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
AUSTRALIA	Central governments or central banks	2	2	4	0	2	2	5	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,962	483	99	0	1,852	338	74	0
	Corporates	37	9	9	0	42	0	0	0
	of which: SME	1	0	0	0	1	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SINGAPORE	Central governments or central banks	1,711	1,711	0	0	97	97	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2,082	426	426	0	1,487	346	346	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	187	0	0	107	47	0	0	47
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				107				47	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of country excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in Bn EUR, %)								
	Central governments or central banks	85,377	85,379	418		85,377	85,566	475	
	Regional governments or local authorities	2,961	2,914	15		2,946	2,888	15	
	Public sector entities	2,726	2,691	9		2,696	2,680	9	
	Multilateral Development Banks	1,455	1,455	0		1,523	1,523	0	
	International Organisations	5,801	5,801	0		5,766	5,766	0	
	Institutions	18,371	18,371	1,189		18,818	18,715	1,214	
	Corporates	20,584	20,584	6,334		20,510	20,510	5,880	
	of which: SME	1,267	1,266	911		1,510	1,510	902	
	Retail	5,383	5,383	2,072		5,398	5,398	2,124	
	Secured by mortgages on immovable property	376	376	164		465	465	205	
	of which: SME	508	493	180		539	531	200	
	Exposures in default	34	34	16		33	32	16	
	Items associated with particularly high risk	0	0	0	261	0	0	0	256
	Covered bonds	379	379	112		422	422	129	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	142,526	123,379	10,495	356	144,385	118,063	9,974	349	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in Bn EUR, %)								
	Central governments or central banks	64,038	64,019	171		63,198	63,252	186	
	Regional governments or local authorities	152	151	0		152	151	0	
	Public sector entities	54	55	0		52	53	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,110	2,707	619		5,591	3,323	753	
	Corporates	4,362	2,843	1,889		4,400	2,996	2,261	
	of which: SME	522	758	374		522	774	405	
	Retail	5,218	2,703	2,024		5,231	2,645	1,864	
	Secured by mortgages on immovable property	375	223	164		465	265	154	
	of which: SME	427	462	188		491	482	178	
	Exposures in default	25	25	13	133	27	26	14	123
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	15	15	0		10	10	6		
Standardised Total ²	78	78	223	223	78	78	212	212	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in Bn EUR, %)								
	Central governments or central banks	6,521	6,521	0		6,599	6,599	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	22	22	0		22	22	0	
	International Organisations	442	442	0		514	514	0	
	Institutions	5,755	1,853	203		5,955	1,430	147	
	Corporates	5,209	758	758		5,748	996	996	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	6	6	2		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	207	207	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in Bn EUR, %)								
	Central governments or central banks	2,060	2,060	47		2,118	2,118	47	
	Regional governments or local authorities	831	831	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	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,216	2,203	57		1,989	1,814	53	
	Corporates	1,168	394	380		1,252	386	386	
	of which: SME	118	83	79		125	96	96	
	Retail	148	55	41		149	56	42	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	18	20	2	12	12	6	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	42	42	27		35	35	25		
Standardised Total ²	0	0	27	2	0	0	25	3	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in Bn EUR, %)								
	Central governments or central banks	700	612	17		1,185	1,095	17	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	22	0		0	22	0	
	Multilateral Development Banks	41	41	0		42	42	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,158	1,158	26		981	981	20	
	Corporates	2,602	790	790		2,841	564	564	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2022

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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				
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Lithuania																
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Luxembourg	131	131	0	0	131	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Netherlands	251	251	0	0	251	0	0	0	0	17	1,930	0	1	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total		308	308	0	0	308	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total		2,467	2,467	0	0	2,454	14	0	1	17	1,930	0	840	0	0	0	65

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	
5Y - 10Y f		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	
10Y - more	3	3	0	0	0	0	3	0	0	0	0	0	0	0	0		
Total		23	23	0	0	0	23	0	0	0	0	0	0	0	0		
0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38	
3M - 1Y f		248	248	0	0	248	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		253	253	0	0	251	2	0	0	0	0	0	0	0	0		
2Y - 3Y f		259	259	0	0	259	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		594	594	0	0	594	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		292	292	0	0	292	0	0	0	0	0	0	0	51	0		
10Y - more	150	150	0	0	150	0	0	0	0	0	0	0	0	0			
Total		1,706	1,706	0	0	1,704	2	0	0	0	0	0	51	0			

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2023 EU-wide Transparency Exercise General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
						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	
	Spain	0	89	0	89	0	0	0	0	0	0	0	0	0	0	0
	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	United Kingdom	0	175	0	175	0	0	0	0	0	0	0	0	113	0	0
	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Norway	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0
	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Canada	87	1,190	0	87	0	0	0	0	0	0	0	0	0	0	0
	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	89	1,190	0	89	0	0	0	0	0	9	0	0	113	0	0

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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				
	Africa	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	5	5	0	0	0	0	5	0	0	0	0	0	0	0	
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	
	Others	[0 - 3M]	130	130	0	0	130	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	375	375	0	0	375	1	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	69	69	0	0	69	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	493	493	0	0	493	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	202	202	0	0	202	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	359	359	0	0	359	0	0	0	0	0	0	0	46	0	
	[10Y - more	121	121	0	0	121	0	0	0	0	0	0	0	0	0		
	Total	1,748	1,748	0	0	1,747	1	0	0	0	0	0	0	46	0	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 counterparties with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
ABN AMRO Bank N.V.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <90 days		Of which non-performing ²⁾		On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing but past due >30 days and <90 days		Of which non-performing ³⁾		On performing exposures ³⁾		On non-performing exposures ³⁾				
			Of which: defaulted		Of which Stage 3 ⁴⁾						Of which: defaulted		Of which Stage 3 ⁴⁾							
Cash balances at central banks and other demand deposits	69,497	0	0	0	0	3	0	0	0	62,292	0	0	0	0	5	0	0	0		
Debt securities (including at amortised cost and fair value)	39,693	0	0	0	0	1	0	0	0	38,378	0	0	0	0	1	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	23,893	0	0	0	0	1	0	0	0	22,093	0	0	0	0	1	0	0	0		
Credit institutions	4,084	0	0	0	0	0	0	0	0	5,380	0	0	0	0	0	0	0	0		
Other financial corporations	922	0	0	0	0	0	0	0	0	859	0	0	0	0	0	0	0	0		
Non-financial corporations	44	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	314,371	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	3,214		
Central banks	790	0	0	0	0	0	0	0	0	850	0	0	0	0	0	0	0	0		
General governments	879	11	2	2	2	3	1	1	0	860	21	2	2	2	2	1	1	0		
Credit institutions	12,184	0	0	0	0	2	0	0	0	7,245	0	0	0	0	3	0	0	0		
Other financial corporations	63,489	1	169	169	169	16	90	90	77	37,603	3	110	110	110	15	85	85	20		
Non-financial corporations	71,815	335	3,645	3,645	3,638	458	1,082	1,081	1,990	69,205	300	3,415	3,415	3,407	466	900	900	1,870		
of which: small and medium-sized enterprises	17,679	88	1,151	1,151	1,151	160	371	371	564	16,547	92	1,118	1,118	1,114	168	296	296	567		
of which: Loans collateralised by commercial immovable property	22,156	55	810	810	810	181	97	97	704	22,300	42	776	776	776	188	101	101	639		
Households	165,214	107	1,807	1,641	1,639	241	351	347	1,340	164,630	135	1,794	1,670	1,669	219	331	331	1,326		
of which: Loans collateralised by residential immovable property	152,304	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	5,025	28	229	227	227	52	143	143	40	5,871	35	226	224	224	53	140	140	43		
NET INSTRUMENTS other than NPT	423,561	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	3,214		
OFF-BALANCE SHEET EXPOSURES	93,137		1,688	1,031	1,031	48	125	4	326	95,991		1,335	701	701	41	113	10	285		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to assessment and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
ABN AMRO Bank N.V.

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾					
			Of which: defaulted	Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾							
Cash balances at central banks and other demand deposits	67,342	0	0	0	0	4	0	0	0	0	64,633	0	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	0	0	37,675	0	0	0	0	1	0	0	0		
Central banks	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	31,986	0	0	0	0	0	0	0	0	0	30,204	0	0	0	0	1	0	0	0		
Credit institutions	6,462	0	0	0	0	0	0	0	0	0	6,200	0	0	0	0	0	0	0	0		
Other financial corporations	484	0	0	0	0	0	0	0	0	0	752	0	0	0	0	0	0	0	0		
Non-financial corporations	58	0	0	0	0	0	0	0	0	0	15	0	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	3,235			
Central banks	718	0	0	0	0	0	0	0	0	853	0	0	0	0	0	0	0	0	0		
General governments	1,140	4	21	21	21	1	1	1	19	962	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	0	2	0	0	0			
Other financial corporations	48,344	78	88	88	88	14	50	50	9	48,630	57	63	63	63	16	48	48	12			
Non-financial corporations	69,887	222	3,236	3,236	3,228	462	880	879	1,799	69,646	259	3,147	3,147	3,140	424	807	807	1,791			
of which: small and medium-sized enterprises	16,779	89	1,102	1,102	1,096	169	312	312	466	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	22,339	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	1,388	1,273	1,272	74	104	104	1,274			
of which: Credit for consumption	4,774	23	196	194	191	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	402,941	389	5,024	4,908	4,896	613	1,166	1,164	3,235			
OFF-BALANCE SHEET EXPOSURES	90,837		1,262	668	668	37	105	10	258	91,626		1,446	964	964	37	102	70	236			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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	1,965	6,909	3,033	760	687	4,921	1,885
Loan commitments given	1,784	518	5	0	451	85	1,455	526	2	0	289	79
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

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

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	4.854	266	266	4.854	99	0	4.910	258	258	4.910	102	0	4.286	220	220	4.796	105	0	4.770	221	221	4.770	104	0
B Mining and quarrying	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	396	7	7	396	0	0	381	12	12	381	0	0	854	14	14	854	10	0	876	14	14	876	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	2.203	39	39	2.203	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	98	98	693	27	0	645	57	57	645	21	0	641	25	25	641	23	0	626	21	21	626	17	0
J Information and communication	2.053	63	63	2.053	10	0	2.357	61	61	2.353	55	0	2.352	54	54	2.342	31	0	2.384	50	50	2.384	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	3.646	3.646	71.779	1.548	0	69.495	3.415	3.415	69.240	1.375	0	69.897	3.236	3.236	69.826	1.332	0	69.646	3.167	3.167	69.500	1.281	0

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.