



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

ABN AMRO Bank N.V.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	19,180	19,913	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,180	19,913	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	21,162	21,895	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	21,162	21,895	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	28,556	29,073	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28,556	29,073	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	105,633	109,825	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	105,633	109,825	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.16%	18.13%	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	18.16%	18.13%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.03%	19.94%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.03%	19.94%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	27.03%	26.47%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27.03%	26.47%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	506,187	484,309	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.18%	4.52%	C 47.00 (r340,c010)	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,162	21,895	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	21,162	21,895	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	506,187	484,309	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	506,187	484,309	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.2%	4.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.5%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	28,556	29,073	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	19,180	19,913	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,910	13,910	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,587	6,324	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,578	-1,419	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,872	1,639	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-174	-171	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-23	-29	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-166	-93	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-249	-248	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,982	1,982	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,982	1,982	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,162	21,895	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,394	7,178	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6,648	6,536	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	746	642	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	105,633	109,825	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.16%	18.13%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.03%	19.94%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	27.03%	26.47%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,180	19,913	[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)	18.16%	18.13%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	72,286	68,533	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	5,850	6,161	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	61,073	57,518	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	4,163	3,669	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,689	5,362	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	521	370	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	52	32	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,222	1,362	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	3	6	C 02.00 (R530, c010)
Of which IMA	1,219	1,357	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	18,614	19,391	C 02.00 (R590, c010)
Of which basic indicator approach	825	910	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	17,789	18,481	C 02.00 (R620, c010)
Other risk exposure amounts	10,249	14,774	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	105,633	109,825	

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(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	7,487	9,978
Of which debt securities income	513	679
Of which loans and advances income	7,043	9,265
Interest expenses	2,574	3,477
(Of which deposits expenses)	914	1,157
(Of which debt securities issued expenses)	1,492	1,971
(Expenses on share capital repayable on demand)	0	0
Dividend income	12	13
Net Fee and commission income	1,236	1,633
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	168	179
Gains or (-) losses on financial assets and liabilities held for trading, net	12	54
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	101	128
Gains or (-) losses from hedge accounting, net	-14	-48
Exchange differences [gain or (-) loss], net	10	33
Net other operating income /(expenses)	94	137
TOTAL OPERATING INCOME, NET	6,531	8,630
(Administrative expenses)	3,536	4,829
(Depreciation)	170	230
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	167	198
(Commitments and guarantees given)	11	14
(Other provisions)	155	183
Of which pending legal issues and tax litigation ¹		5
Of which restructuring ¹		-4
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	388	730
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	388	730
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	15
(of which Goodwill)	9	9
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	17	47
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,276	2,676
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,730	2,046
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,730	2,046
Of which attributable to owners of the parent	1,730	2,046

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

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

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Total Assets: fair value and impairment distribution

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(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	30,219				28,417				IAS 1.54 (i)	
Financial assets held for trading	8,698	1,950	6,695	53	6,047	1,039	4,883	125	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,559	237	828	494	2,100	231	1,341	527	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	6	6	0	0	7	7	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	45,599	44,999	126	474	44,406	43,838	51	517	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	304,900				286,037				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,026	0	1,026	0	820	0	820	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,479				2,795				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,975				4,734					
TOTAL ASSETS	400,461				375,364				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	45,600	0	0	-1	0	0	44,408	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	287,892	12,484	6,707	-163	-170	-1,852	264,570	17,117	6,780	-176	-259	-1,996	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	10,157	6,515	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,043	1,024	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	363,495	342,370	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,168	665	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,033	979	IAS 37.10; IAS 1.54(l)
Tax liabilities	76	61	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,495	2,280	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	379,466	353,892	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		10,126	6,505	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	3	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,026	528	Annex V.Part 1.31
Deposits	Central banks	9,062	8,457	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	14	6	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,224	5,908	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,799	3,827	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	8,040	5,001	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,691	2,205	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	41,096	30,264	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	22,558	19,132	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	72,714	72,047	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	64,793	64,797	ECB/2013/33 Annex 2.Part 2.9.1
	Households	139,568	134,562	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	129,720	125,052	Annex V.Part 1.42(f), 44(c)
Debt securities issued		85,554	85,316	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		10,198	10,041	Annex V.Part 1.37
Other financial liabilities		2,449	1,986	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		375,863	350,573	



Spring 2020 EU-wide Transparency Exercise

Market Risk
ABN AMRO Bank N.V.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	3	6	13	7	50	24							11	3	54	16							
Of which: General risk	3	5	8	3	38	20							9	2	46	15							
Of which: Specific risk	0	0	7	2	21	8							4	1	20	4							
Equities	0	0	1	0	1	0							0	0	1	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	2	0	2	1							2	0	3	1							
Commodities risk	0	0	2	0	3	1							1	1	3	1							
Total	3	6	11	5	47	22	33	40	0	0	0	1,219	11	3	54	16	44	35	0	0	0	0	1,357

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	130	156	0		250	275	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,006	1,006	0		972	972	0	
	International Organisations	5,353	5,353	0		5,029	5,029	0	
	Institutions	7,150	6,995	242		23,077	9,376	1,357	
	Corporates	5,202	3,244	3,152		18,546	5,698	4,756	
	of which: SME	2,903	1,505	1,415		3,153	1,569	1,283	
	Retail	4,900	1,519	1,135		4,890	1,471	1,099	
	of which: SME	113	26	15		109	25	14	
	Secured by mortgages on immovable property	1,119	933	369		928	715	259	
	of which: SME	78	77	30		113	107	45	
	Exposures in default	203	63	85	106	257	95	130	112
	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)	183	183	9		178	178	9	
Equity	0	0	0		0	0	0		
Other exposures	1,662	1,662	953		1,492	1,492	1,084		
Standardised Total²	26,910	21,115	5,945	171	55,620	25,301	8,695	204	

⁽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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	0	26	0		0	25	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	188	91	45		4,645	1,301	279	
	Corporates	1,700	838	809		4,011	1,704	1,453	
	of which: SME	1,305	518	491		1,543	571	510	
	Retail	4,643	1,428	1,066		4,634	1,384	1,033	
	of which: SME	112	26	15		108	25	14	
	Secured by mortgages on immovable property	1,104	919	365		870	662	237	
	of which: SME	63	63	26		55	54	23	
	Exposures in default	92	21	23	70	108	32	37	75
	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	1,662	1,662	953		1,492	1,492	1,084		
Standardised Total²	1,662	1,662	953	106	1,492	1,492	1,084	143	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	32	32	0		28	28	0	
	International Organisations	0	0	0		49	49	0	
	Institutions	1,026	1,025	22		8,454	1,787	202	
	Corporates	13	1	1		4,101	226	95	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	183	183	9		178	178	9	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	44	44	0		43	43	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,540	3,533	78		5,681	4,380	367	
	Corporates	475	322	303		2,528	403	233	
	of which: SME	278	201	182		281	201	92	
	Retail	14	3	2		14	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Bank N.V.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
GERMANY	Central governments or central banks	104	104	0		100	100	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,911	1,861	44		1,034	967	26	
	Corporates	899	632	622		1,077	666	496	
	of which: SME	319	224	214		305	220	170	
	Retail	158	65	49		156	62	47	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	5	7	1	46	40	60	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				3				3	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	260	260	0		254	254	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	191	191	4		137	137	42	
	Corporates	988	640	607		1,072	671	601	
	of which: SME	789	476	443		812	500	435	
	Retail	13	4	3		11	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	14	13	3		21	20	5	
	of which: SME	14	13	3		21	20	5	
	Exposures in default	70	36	54	0	68	21	32	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				3				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		104	104	104	
	Corporates	0	0	0		866	100	100	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	35	35	0		21	21	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	31	1		23	23	0	
	Corporates	14	11	11		539	388	385	
	of which: SME	3	1	1		3	1	1	
	Retail	4	1	1		5	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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Credit Risk - Standardised Approach

ABN AMRO Bank N.V.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
BELGIUM	Central governments or central banks	26	26	0		148	148	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,537	1,537	0		1,505	1,505	0	
	Institutions	62	62	12		52	52	10	
	Corporates	482	440	440		436	403	403	
	of which: SME	11	3	2		12	3	3	
	Retail	20	7	5		20	6	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
HONG KONG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35	35	3		524	40	3	
	Corporates	1	1	1		124	48	13	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		4	4	0	
	International Organisations	800	800	0		822	822	0	
	Institutions	0	0	0		21	21	21	
	Corporates	12	11	11		14	14	10	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		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				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	64,122	0	66,201	752	0	1	61,923	0	63,991	936	0	9
	Institutions	15,757	0	13,514	2,026	0	4	14,324	0	12,159	1,639	0	3
	Corporates	200,365	5,950	119,971	42,492	4,821	1,829	165,251	6,773	113,868	39,918	5,382	1,882
	Corporates - Of Which: Specialised Lending	45,540	861	29,280	9,235	353	259	42,971	1,066	26,932	8,877	677	343
	Corporates - Of Which: SME	32,254	1,596	28,217	9,730	1,416	469	31,750	1,652	27,687	9,375	1,429	486
	Retail	182,609	1,626	175,056	17,989	1,328	252	183,858	1,561	175,375	17,378	1,313	383
	Retail - Secured on real estate property	163,676	1,248	162,560	14,018	863	84	165,495	1,164	163,860	13,703	864	155
	Retail - Secured on real estate property - Of Which: SME	4,103	106	3,910	815	54	20	4,166	112	3,837	760	59	35
	Retail - Secured on real estate property - Of Which: non-SME	159,573	1,141	158,650	13,204	809	64	161,329	1,053	160,023	12,943	805	120
	Retail - Qualifying Revolving	10,526	154	4,674	1,542	272	85	10,457	146	4,540	1,439	249	112
	Retail - Other Retail	8,407	224	7,822	2,428	193	83	7,906	250	6,974	2,237	200	115
	Retail - Other Retail - Of Which: SME	4,524	192	3,813	1,339	137	55	4,484	213	3,688	1,236	145	82
	Retail - Other Retail - Of Which: non-SME	3,883	32	4,009	1,089	56	28	3,422	38	3,286	1,001	55	33
	Equity	1,024	0	1,024	4,163	0	0	1,010	0	1,010	3,669	0	0
Other non credit-obligation assets				1,200						1,185			
IRB Total ²				68,621						64,716			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		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				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	32,083	0	32,999	53	0	0	31,445	0	32,013	128	0	0
	Institutions	3,723	0	3,662	715	0	2	3,596	0	3,530	434	0	1
	Corporates	96,861	4,245	63,911	25,259	3,821	1,263	82,248	4,527	60,669	23,320	3,668	1,134
	Corporates - Of Which: Specialised Lending	7,610	122	6,372	2,636	89	48	7,476	102	6,181	2,669	85	59
	Corporates - Of Which: SME	26,518	1,509	23,664	8,196	1,216	437	25,848	1,558	23,022	7,863	1,271	450
	Retail	181,803	1,606	174,298	17,813	1,293	246	183,067	1,541	174,650	17,215	1,278	375
	Retail - Secured on real estate property	163,119	1,236	162,011	13,923	847	82	164,935	1,154	163,318	13,615	849	153
	Retail - Secured on real estate property - Of Which: SME	4,094	106	3,900	814	54	20	4,157	112	3,829	758	59	35
	Retail - Secured on real estate property - Of Which: non-SME	159,025	1,130	158,110	13,109	792	62	160,778	1,042	159,489	12,856	790	118
	Retail - Qualifying Revolving	10,424	149	4,625	1,510	262	82	10,362	140	4,491	1,408	238	109
	Retail - Other Retail	8,260	221	7,663	2,381	185	82	7,769	247	6,840	2,193	191	113
	Retail - Other Retail - Of Which: SME	4,519	192	3,809	1,337	136	55	4,479	212	3,685	1,235	144	82
	Retail - Other Retail - Of Which: non-SME	3,741	30	3,854	1,044	49	27	3,290	35	3,156	958	47	31
	Equity	836	0	836	2,950	0	0	812	0	812	2,589	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		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				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	7,499	0	7,499	66	0	0	7,138	0	7,138	107	0	0
	Institutions	968	0	937	56	0	0	966	0	936	55	0	0
	Corporates	28,786	221	9,721	2,737	15	74	13,818	336	8,740	2,697	396	109
	Corporates - Of Which: Specialised Lending	9,203	96	6,116	1,616	15	33	8,599	109	5,794	1,710	142	46
	Corporates - Of Which: SME	15	0	17	6	0	0	14	0	15	6	0	0
	Retail	48	1	45	11	1	0	51	1	48	11	1	0
	Retail - Secured on real estate property	41	1	40	9	1	0	43	1	43	9	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	41	1	40	9	1	0	43	1	43	9	1	0
	Retail - Qualifying Revolving	5	0	2	1	0	0	5	0	2	1	1	0
	Retail - Other Retail	2	0	3	1	0	0	3	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	3	1	0	0	3	0	3	1	0	0
	Equity	46	0	46	142	0	0	46	0	46	155	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		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				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	410	0	347	2	0	0	413	0	347	2	0	0
	Institutions	1,641	0	1,449	237	0	0	1,171	0	1,120	237	0	0
	Corporates	8,437	253	6,564	2,509	195	30	8,450	261	6,884	2,658	273	42
	Corporates - Of Which: Specialised Lending	2,037	44	1,414	560	29	9	1,973	16	1,412	522	3	2
	Corporates - Of Which: SME	732	4	429	124	10	1	749	9	423	125	11	2
	Retail	89	1	80	14	3	1	84	1	76	14	3	1
	Retail - Secured on real estate property	66	0	63	6	0	0	62	0	60	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	66	0	63	6	0	0	62	0	60	6	0	0
	Retail - Qualifying Revolving	11	1	5	3	1	1	10	1	5	4	3	1
	Retail - Other Retail	12	0	12	3	0	0	12	0	11	3	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	12	0	12	3	0	0	12	0	11	3	0	0
	Equity	19	0	19	66	0	0	20	0	20	67	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		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				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	7,262	0	7,588	28	0	0	6,591	0	6,874	27	0	0
	Institutions	1,146	0	968	133	0	0	762	0	625	111	0	0
	Corporates	5,255	19	3,510	875	33	9	5,742	21	3,792	957	29	26
	Corporates - Of Which: Specialised Lending	838	0	610	202	0	1	843	0	549	205	0	1
	Corporates - Of Which: SME	719	5	466	89	23	0	824	6	550	103	19	1
	Retail	96	3	90	26	3	1	93	3	84	25	3	1
	Retail - Secured on real estate property	50	1	51	11	1	0	51	1	51	10	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	50	1	50	11	1	0	51	1	50	10	1	0
	Retail - Qualifying Revolving	22	1	12	7	1	0	21	1	12	7	1	1
	Retail - Other Retail	23	1	27	8	0	0	21	1	22	8	2	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	23	1	26	8	1	0	20	1	22	8	2	0
	Equity	57	0	57	196	0	0	61	0	61	130	0	0
Other non credit-obligation assets													
IRB Total													

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

Spring 2020 EU-wide Transparency Exercise

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	4,351	0	5,227	39	0	0	3,772	0	4,845	38	0
	Institutions	3,193	0	2,172	316	0	0	2,817	0	1,825	230	0
	Corporates	6,471	75	5,026	1,779	66	50	6,622	84	5,151	1,830	63
	Corporates - Of Which: Specialised Lending	316	0	232	68	0	1	313	0	238	66	0
	Corporates - Of Which: SME	3,585	44	3,002	990	43	23	3,707	51	3,112	1,015	34
	Retail	60	1	60	13	1	0	58	0	55	11	1
	Retail - Secured on real estate property	37	1	38	7	1	0	38	0	36	6	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	4	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33	1	34	6	1	0	34	0	33	5	0
	Retail - Qualifying Revolving	5	0	2	1	0	0	5	0	2	1	0
	Retail - Other Retail	18	0	20	5	0	0	16	0	16	4	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	17	0	19	5	0	0	15	0	15	4	1
	Equity	28	0	28	665	0	0	30	0	30	637	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SINGAPORE	Central banks and central governments	560	0	560	0	0	0	822	0	822	0	0
	Institutions	163	0	151	2	0	0	211	0	285	10	0
	Corporates	12,160	73	4,386	1,277	30	30	9,687	75	4,111	1,219	83
	Corporates - Of Which: Specialised Lending	6,405	15	2,504	725	0	5	6,549	34	2,154	705	82
	Corporates - Of Which: SME	71	0	71	24	0	0	32	0	28	6	0
	Retail	23	0	21	2	0	0	21	0	19	2	0
	Retail - Secured on real estate property	18	0	18	1	0	0	17	0	16	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18	0	18	1	0	0	17	0	16	1	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	4	0	3	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	4	0	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	120	0	120	0	0	0	5	0	5	0	0
	Institutions	556	0	552	44	0	0	509	0	504	41	0
	Corporates	10,851	60	4,239	1,421	32	5	10,140	60	3,542	1,235	27
	Corporates - Of Which: Specialised Lending	5,184	0	1,796	707	0	3	4,610	2	1,420	585	0
	Corporates - Of Which: SME	50	0	41	8	0	0	40	0	31	8	0
	Retail	40	0	36	4	0	0	44	0	39	5	1
	Retail - Secured on real estate property	35	0	33	3	0	0	39	0	36	4	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	35	0	33	3	0	0	39	0	36	4	1
	Retail - Qualifying Revolving	3	0	1	1	0	0	3	0	1	1	0
	Retail - Other Retail	2	0	2	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	1	0	1	0	0
	Equity	1	0	1	2	0	0	3	0	3	12	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	Central banks and central governments	2,858	0	2,928	38	0	0	3,024	0	3,094	31	0
	Institutions	112	0	143	16	0	0	93	0	88	14	0
	Corporates	3,205	175	2,352	951	247	88	3,104	171	2,302	975	254
	Corporates - Of Which: Specialised Lending	294	0	165	48	0	0	188	0	128	41	0
	Corporates - Of Which: SME	175	22	181	123	61	7	198	21	203	133	61
	Retail	188	9	180	57	19	2	180	7	167	50	16
	Retail - Secured on real estate property	125	6	126	33	11	12	122	4	120	29	10
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	123	6	125	32	11	1	121	4	119	29	10
	Retail - Qualifying Revolving	24	2	14	9	2	1	23	2	14	9	3
	Retail - Other Retail	39	1	41	15	6	0	35	1	34	12	4
	Retail - Other Retail - Of Which: SME	1	0	1	2	1	0	1	0	1	1	0
	Retail - Other Retail - Of Which: non-SME	38	1	40	14	5	0	33	1	33	11	4
	Equity	3	0	3	13	0	0	3	0	3	13	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
HONG KONG	Central banks and central governments	388	0	390	7	0	0	417	0	418	6	0
	Institutions	36	0	12	1	0	0	43	0	24	2	0
	Corporates	4,229	4	1,226	396	0	5	2,500	4	1,014	290	0
	Corporates - Of Which: Specialised Lending	1,603	0	397	126	0	0	1,445	0	340	97	0
	Corporates - Of Which: SME	12	0	0	0	0	0	0	0	13	1	0
	Retail	11	0	10	1	0	0	13	0	12	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	10	1	0	0	13	0	12	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	1	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments	188	0	188	0	0	0	211	0	211	0	0
	Institutions	121	0	120	7	0	0	139	0	139	14	0
	Corporates	2,245	0	1,883	358	0	2	2,362	0	2,168	351	0
	Corporates - Of Which: Specialised Lending	341	0	317	92	0	0	356	0	327	90	0
	Corporates - Of Which: SME	92	0	87	33	0	0	90	0	85	32	0
	Retail	7	0	7	0	0	0	7	0	7	0	0
	Retail - Secured on real estate property	6	0	6	0	0	0	6	0	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	0	0	0	6	0	6	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	1	0	0	0	0	0	0	0	0
	Equity	1	0	1	3	0	0	1	0	1	1	0
Other non credit-obligation assets												
IRB Total												

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

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

ABN AMRO Bank N.V.

As of 31/12/2019

		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)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	0	0	0	5	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 [		7	7	0	0	0	7	0	0	0	0	0	0	0	0
[3Y - 5Y [		24	24	0	0	0	24	0	0	0	0	0	0	0	0
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	0	0	0	64	0
[10Y - more	9	9	0	0	0	9	0	0	0	0	0	0	0	0		
Total		54	54	0	0	0	54	0	0	0	0	0	64	0	9	
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		55	55	0	0	55	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		541	541	0	0	541	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		25	25	0	0	25	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		534	534	0	0	534	0	6	0	0	0	0	0	0	0
[5Y - 10Y [		938	938	0	0	938	0	0	0	0	0	0	0	0	0
[10Y - more	518	518	0	0	518	0	0	0	0	0	0	0	0	0		
Total		2,612	2,612	0	0	2,606	6	0	0	0	0	0	0	0	1	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

ABN AMRO Bank N.V.

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
Debt securities (including at amortised cost and fair value)	45,607	0	0	0	1	0	0	44,415	0	0	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	39,128	0	0	0	1	0	0	37,913	0	0	0	1	0	0
Credit institutions	5,845	0	0	0	0	0	0	5,734	0	0	0	0	0	0
Other financial corporations	626	0	0	0	0	0	0	747	0	0	0	0	0	0
Non-financial corporations	8	0	0	0	0	0	0	20	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	337,778	856	6,922	6,707	331	1,854	4,230	317,972	614	6,987	6,780	436	1,998	4,108
Central banks	29,636	0	0	0	0	0	0	28,032	0	0	0	0	0	0
General governments	1,598	53	0	0	3	0	0	1,375	0	0	0	1	0	0
Credit institutions	15,320	0	0	0	4	0	0	9,280	0	0	0	5	0	0
Other financial corporations	39,784	76	117	117	7	94	21	32,242	1	119	119	6	94	22
Non-financial corporations	85,811	436	5,115	4,979	198	1,454	2,940	82,558	338	5,211	5,124	227	1,612	2,851
of which: small and medium-sized enterprises at amortised cost	20,243	131	1,703	1,646	74	388	987	19,370	60	1,674	1,634	83	429	936
Households	165,630	290	1,689	1,611	121	307	1,269	164,485	274	1,658	1,537	197	292	1,235
DEBT INSTRUMENTS other than HFT	383,385	856	6,922	6,707	333	1,854	4,230	362,387	614	6,987	6,780	437	1,998	4,108
OFF-BALANCE SHEET EXPOSURES	117,438		1,591	792	18	59	234	118,977		2,056	1,329	19	60	402

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 30/09/2019					As of 31/12/2019				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	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)	6,096	3,861	876	858	4,087	6,365	3,827	1,081	1,024	4,117
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	8	0	0	0	7	6	0	0	0	6
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	72	33	31	30	38	70	33	30	29	37
Non-financial corporations	4,894	3,184	734	723	3,246	5,016	3,127	924	906	3,115
of which: small and medium-sized enterprises at amortised cost	1,770	1,220	231	225	1,075	1,754	1,159	246	238	1,079
Households	1,123	645	111	105	795	1,273	667	128	89	959
DEBT INSTRUMENTS other than HFT	6,096	3,861	876	858	4,087	6,365	3,827	1,081	1,024	4,117
Loan commitments given	776	408	1	0	186	901	393	0	0	182

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	5,559	274	5,536	52	0	5,589	285	5,589	57	0
B Mining and quarrying	5,772	495	5,738	127	0	5,559	533	5,559	218	0
C Manufacturing	7,113	412	7,113	103	0	6,811	579	6,811	195	0
D Electricity, gas, steam and air conditioning supply	1,025	11	1,025	4	0	1,130	10	1,130	3	0
E Water supply	487	67	487	27	0	469	65	469	15	0
F Construction	2,286	139	2,286	55	0	2,043	131	2,043	50	0
G Wholesale and retail trade	13,441	555	13,441	275	0	12,551	581	12,551	255	0
H Transport and storage	10,849	912	10,849	260	0	10,265	814	10,252	292	0
I Accommodation and food service activities	1,262	60	1,262	17	0	1,343	49	1,343	22	0
J Information and communication	1,312	16	1,312	8	0	1,385	21	1,385	7	0
K Financial and insurance activities	16,642	1,157	16,642	375	0	16,447	1,099	16,447	417	0
L Real estate activities	7,821	131	7,732	29	0	7,087	132	7,035	39	0
M Professional, scientific and technical activities	4,114	300	4,114	154	0	3,956	321	3,956	159	0
N Administrative and support service activities	4,028	140	4,028	34	0	3,678	154	3,678	33	0
O Public administration and defence, compulsory social security	5	0	5	0	0	8	0	8	0	0
P Education	66	4	66	1	0	69	4	69	1	0
Q Human health services and social work activities	2,631	340	2,631	51	0	2,575	372	2,575	46	0
R Arts, entertainment and recreation	504	33	504	14	0	518	26	518	13	0
S Other services	894	69	894	66	0	1,075	34	1,075	16	0
Loans and advances	85,811	5,115	85,667	1,651	0	82,558	5,211	82,493	1,839	0

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