



2021 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.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	19,677	19,548	19,519	19,635	C 01.00 (r020,c010)	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	19,677	19,548	19,519	19,635	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	21,659	21,530	21,501	21,617	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	21,659	21,530	21,501	21,617	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	27,100	26,446	26,142	26,055	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27,100	26,446	26,142	26,055	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 exposure amounts						
Total risk exposure amount	114,123	110,481	112,035	107,194	C 02.00 (r010,c010)	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	114,123	110,481	112,035	107,194	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.24%	17.69%	17.42%	18.32%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.24%	17.69%	17.42%	18.32%	(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	18.98%	19.49%	19.19%	20.17%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.98%	19.49%	19.19%	20.17%	(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	23.75%	23.94%	23.33%	24.31%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.75%	23.94%	23.33%	24.31%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	460,344	430,478	450,838	373,833	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	4.70%	5.00%	4.77%	5.78%	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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,659	21,530	21,501	21,617	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	21,659	21,530	21,501	21,617	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	460,344	430,478	450,838	373,833	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	460,344	430,478	450,838	373,833	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.7%	5.0%	4.8%	5.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.7%	5.0%	4.8%	5.8%	[A.2]/[B.2]	

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Capital

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		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	27,100	26,446	26,142	26,055	C 01.00 (p010,010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	19,677	19,548	19,519	19,635	C 01.00 (p020,010)	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	13,910	13,910	C 01.00 (p030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,131	6,161	6,085	6,304	C 01.00 (p130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,838	-1,733	-1,460	-1,478	C 01.00 (p180,010)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (p200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (p230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,902	1,831	1,603	1,591	C 01.00 (p250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-127	-124	-121	-122	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(1)(b), 36(1) point (f) and 37 of CRR, Articles 4(1)(b), 36(1) point (f) 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	-28	-23	-24	-22	C 01.00 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	-18	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (p390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (p440,010)	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 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (j) (b), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (j) (b) and 270(2) of CRR, Articles 36(1) point (j) (b) and 133(b) of CRR and Articles 36(1) point (j) (b) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (p460,010)	Articles 36(1) point (j) (b), 24(1) point (b), 24(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 (p480,010)	Articles 4(2)(b), 36(1) point (j), 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 (p490,010)	Articles 36(1) point (c) and 38, Articles 40(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 (p500,010)	Articles 4(2)(b), 36(1) point (j), 43, 45, 47, 48(2) point (b), 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-29	C 01.00 (p510,010)	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	Article 36(1) point (n) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-273	-473	-473	-501	C 01.00 (p540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	GAZ (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (p240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (p520,010)	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	1,982	1,982	C 01.00 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,982	1,982	1,982	1,982	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (p680,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (p680,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,659	21,530	21,501	21,617	C 01.00 (p010,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,440	4,915	4,641	4,438	C 01.00 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,895	4,629	4,447	4,319	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	193	35	25	0	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	352	251	169	119	C 01.00 (p680,010) + C 01.00 (p680,010) + C 01.00 (p680,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	114,123	110,481	112,035	107,194	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (p010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.24%	17.69%	17.42%	18.32%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.98%	19.49%	19.19%	20.17%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.79%	23.94%	23.33%	24.31%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,677	19,548	19,519	19,635	1A.1+A.1.13+A.1.21+MIN(A.1+A.1.13+A.1.2+A.1.2.1+MIN(A.1+A.1.2+A.1.2.1))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.24%	17.69%	17.42%	18.32%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	

(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.o. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

ABN AMRO Bank N.V.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	69,547	77,843	78,428	72,563	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	6,734	6,057	7,523	7,457	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	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	58,025	67,311	66,364	60,369	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	3,674	3,397	3,471	3,703	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	5,331	5,458	6,191	8,793	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	172	175	128	198	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	71	70	69	70	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,748	1,283	1,974	1,851	C 02.00 (R520, c010)
Of which the standardised approach	6	8	5	5	C 02.00 (R530, c010)
Of which IMA	1,742	1,275	1,969	1,846	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1	1	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	17,352	16,685	15,616	13,730	C 02.00 (R590, c010)
Of which basic indicator approach	678	678	604	604	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	16,675	16,007	15,012	13,126	C 02.00 (R620, c010)
Other risk exposure amounts	19,901	8,967	9,629	9,988	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	114,123	110,481	112,035	107,194	

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.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	6,017	7,765	1,740	3,450
Of which debt securities income	460	598	137	267
Of which loans and advances income	5,845	7,520	1,686	3,346
Interest expenses	1,498	1,894	378	783
(Of which deposits expenses)	451	563	120	236
(Of which debt securities issued expenses)	1,275	1,624	343	647
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	12	0	8
Net Fee and commission income	1,172	1,559	406	806
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	256	265	13	-106
Gains or (-) losses on financial assets and liabilities held for trading, net	89	82	112	78
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5	-21	25	136
Gains or (-) losses from hedge accounting, net	13	-6	-28	-21
Exchange differences (gain or (-) loss), net	1	74	-47	-20
Net other operating income /(expenses)	100	134	63	103
TOTAL OPERATING INCOME, NET	6,156	7,969	1,906	3,651
(Administrative expenses)	3,276	4,506	1,604	2,751
(Cash contributions to resolution funds and deposit guarantee schemes)	221	273	186	212
(Depreciation)	166	219	47	97
Modification gains or (-) losses, net	-39	-36	0	0
(Provisions or (-) reversal of provisions)	332	366	17	81
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	203	197	12	76
(Other provisions)	128	170	5	5
Of which pending legal issues and tax litigation ¹	0	-137	0	0
Of which restructuring ²	0	54	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)	1,907	2,161	-34	-151
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	1,906	2,161	-34	-151
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	60	93	0	5
(of which Goodwill)	30	30	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	20	41	-6	7
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	175	357	81	663
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-99	-45	-54	339
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-99	-45	-54	339
Of which attributable to owners of the parent	-99	-45	-54	337

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

ABN AMRO Bank N.V.

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	60,515				61,874				65,819				74,406				IAS 1.54 (i)
Financial assets held for trading	8,392	2,567	5,678	147	6,751	1,189	5,422	140	7,023	2,018	4,897	108	6,535	2,141	4,261	133	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,668	236	952	480	1,261	221	471	569	954	232	328	393	808	89	330	390	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	5	5	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	46,877	46,242	126	510	46,567	45,495	555	517	43,251	42,758	1	492	41,965	41,480	1	484	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	293,275				271,035				284,474				279,651				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,209	0	1,209	0	945	0	945	0	708	0	708	0	629	0	629	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	3,253				3,186				2,469				2,270				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,053				4,290				5,569				5,515				
TOTAL ASSETS	420,248				395,908				410,267				411,778				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			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	46,879	0	0	-2	0	0	46,569	0	0	-1	0	0	43,253	0	0	-1	0	0	41,966	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	0	Annex V.Part 1.31, 44(b)
	Loans and advances	259,780	28,525	8,485	-314	-405	-2,795	240,320	25,696	8,500	-298	-400	-2,782	255,738	23,715	8,313	-253	-426	-2,613	252,609	22,274	7,406	-183	-378	-2,093	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	8,556	7,148	6,422	6,308	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	969	949	920	911	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	385,646	363,190	377,333	379,409	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	1,079	807	617	573	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	912	914	888	1,037	IAS 37.10; IAS 1.54(l)
Tax liabilities	136	30	33	22	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	2,119	1,881	2,888	1,980	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	399,417	374,919	389,102	390,240	IAS 1.9(b); IG 6
TOTAL EQUITY	20,831	20,989	21,166	21,538	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	420,248	395,908	410,267	411,778	IAS 1.IG6

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

2021 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		8,524	7,391	5,919	5,155	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	8	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	997	469	1,024	1,638	Annex V.Part 1.31
Deposits	Central banks	32,853	32,370	32,973	36,519	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	47	4	6	51	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,204	4,855	4,835	4,440	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,731	3,569	3,784	3,307	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,758	4,959	5,734	5,339	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,519	1,901	2,577	1,714	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	52,498	38,645	55,336	55,852	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	20,824	20,476	22,238	21,471	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	73,153	75,270	73,037	74,316	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	68,883	71,240	68,447	69,922	ECB/2013/33 Annex 2.Part 2.9.1
	Households	135,587	130,646	131,012	130,273	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	127,971	123,304	123,807	123,240	Annex V.Part 1.42(f), 44(c)
Debt securities issued		79,195	75,018	72,799	70,197	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		8,282	8,069	8,172	6,578	Annex V.Part 1.37
Other financial liabilities		2,473	2,471	2,623	3,473	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		396,250	372,094	385,292	387,201	

2021 EU-wide Transparency Exercise

Market Risk

ABN AMRO Bank N.V.

(min EUR)	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 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded Debt Instruments	6	8	29	11	53	20							21	4	40	15								
Of which: General risk	5	7	25	8	45	16							15	3	31	12								
Of which: Specific risk	1	1	13	5	23	12							13	3	19	6								
Equities	0	0	1	0	1	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	2	1	3	1							2	1	2	2								
Commodities risk	0	0	2	0	1	0							2	0	1	0								
Total	6	8	28	10	55	20	57	57	0	0	0	1,742	20	4	38	16	43	39	0	0	0	0	1,275	
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	5	5	29	8	65	19							26	7	76	24								
Of which: General risk	5	5	10	3	48	15							10	2	49	14								
Of which: Specific risk	0	0	26	8	43	11							21	4	42	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	2	0	2	1							1	0	2	1								
Commodities risk	0	0	1	1	1	0							2	0	1	0								
Total	5	5	28	8	66	21	63	61	0	0	0	1,969	24	6	68	18	55	50	0	0	0	0	1,846	

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 OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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
(in EUR, %)									
Consolidated data	Central governments or central banks	342	356	51		118	128	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,312	1,312	0		1,085	1,085	0	
	International Organisations	5,270	5,270	0		5,136	5,136	0	
	Institutions	20,570	9,717	965		21,370	8,665	838	
	Corporates	16,965	6,125	5,582		16,744	5,883	5,388	
	of which: SME	2,455	1,148	838		2,501	1,140	855	
	Retail	5,413	2,889	1,586		5,102	2,689	1,559	
	of which: SME	98	22	16		22	11	11	
	Secured by mortgages on immovable property	1,007	989	308		893	864	223	
	of which: SME	221	212	74		227	218	76	
	Exposures in default	367	111	147	171	111	387	146	150
	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 < 1T credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a > 1T credit assessment	170	170	0		163	163	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1,827	1,827	996		1,200	1,200	850	
	Standardised Total ⁴	53,244	27,857	9,626	218	52,838	25,443	8,956	204

⁽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, 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).⁽³⁾ 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 30/09/2020				As of 31/12/2020			
		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
(in EUR, %)									
NETHERLANDS	Central governments or central banks	271	280	51		62	72	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,308	1,778	449		5,203	1,705	373	
	Corporates	4,537	2,212	2,014		4,980	2,009	1,800	
	of which: SME	1,106	420	343		1,143	392	348	
	Retail	5,174	2,088	1,305		5,137	1,996	1,462	
	of which: SME	97	22	15		101	21	15	
	Secured by mortgages on immovable property	795	651	232		664	526	191	
	of which: SME	86	86	31		90	89	30	
	Exposures in default	24	59	73	122	283	73	90	110
	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 < 1T credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a > 1T 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	1,827	1,827	996		1,200	1,200	850	
	Standardised Total ⁴	1,827	1,827	996	168	1,200	1,200	850	161

⁽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, 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).⁽³⁾ 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 30/09/2020				As of 31/12/2020			
		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
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	104	104	0		0	0	0	
	International Organisations	50	50	0		125	125	0	
	Institutions	5,646	1,487	107		6,447	1,093	69	
	Corporates	4,247	583	583		3,465	446	446	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	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 < 1T credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a > 1T credit assessment	170	170	0		163	163	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 ⁴	0	0	0	0	0	0	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⁾ Exposure value, 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).⁽³⁾ 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 30/09/2020				As of 31/12/2020			
		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
(in EUR, %)									
GERMANY	Central governments or central banks	71	71	0		55	55	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,049	2,003	49		1,748	1,696	46	
	Corporates	1,034	625	453		1,106	646	453	
	of which: SME	382	191	121		382	200	121	
	Retail	154	59	44		154	57	43	
	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	24	18	24	2	24	18	25	2
	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 < 1T credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a > 1T 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 ⁴	0	0	0	2	0	0	0	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⁾ Exposure value, 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).⁽³⁾ 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 30/09/2020				As of 31/12/2020			
		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
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	43	43	0		43	43	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,709	3,411	198		3,892	2,692	307	
	Corporates	1,763	399	281		1,735	401	324	
	of which: SME	234	150	76		225	146	75	
	Retail	12	3	2		12	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	4	0	4	2	4	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 < 1T credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a > 1T 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 ⁴	0	0	0	0	0	0	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⁾ Exposure value, 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).⁽³⁾ 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 30/09/2020				As of 31/12/2020			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	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	327	327	0	0	258	258	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	370	369	8	0	375	375	4	0
	Corporates	1,037	551	454	1,049	579	480	480	0
	of which: SME	680	338	243	669	346	246	246	0
	Retail	11	3	2	9	2	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	107	102	30	101	96	28	28	0
	of which: SME	99	94	27	1	96	28	28	1
	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
	Governed 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 Total⁴					3			1	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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
(in EUR, %)									
BELGIUM	Central governments or central banks	0	0	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	0	0	0	0	0	0	0	0
	International Organisations	1,498	1,498	0	1,725	1,725	0	0	0
	Institutions	0	0	0	179	179	62	62	0
	Corporates	311	267	264	283	123	123	123	0
	of which: SME	11	2	2	12	2	2	2	0
	Retail	17	1	1	38	1	1	1	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	2	0	0	0	1
	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 ⁴					2	0	0	1	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	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	0	0	0	0	721	721	0	0
	International Organisations	1,013	1,013	0	1,016	1,016	0	0	0
	Institutions	0	0	1	46	49	56	11	0
	Corporates	29	29	0	95	66	52	52	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	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	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 Total⁴				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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	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	53	53	0	0	33	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	23	23	0	23	23	23	0	0
	Corporates	516	288	288	589	323	323	323	0
	of which: SME	2	0	0	2	0	0	0	0
	Retail	0	0	0	1	4	1	1	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	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 Total⁴				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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	0
	of which: SME	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
	Covered bonds	0	0	0		0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	0	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total ⁴					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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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
(in EUR, %)									
AUSTRALIA	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	852	191	38		1,975	418	84	84
	Corporates	620	468	468		463	367	267	267
	of which: SME	31	29	25		33	30	26	26
	Retail	2	0	0		1	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	103	88	42		37	33	14	14
	of which: SME	36	25	12		33	33	14	14
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
Collective investments undertakings (CIU)	0	0	0		0	0	0	0	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total					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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Bank N.V.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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 EUR, %)								
	Central governments or central banks	77	76	11		55	60	8	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,122	1,122	0		1,112	1,112	0	
	International Organisations	5,327	5,327	0		5,177	5,177	0	
	Institutions	19,132	9,900	964		21,287	11,073	1,336	
	Corporates	16,067	6,365	5,412		16,842	7,138	6,356	
	of which: SME	2,639	1,152	855		2,840	1,246	889	
	Retail	6,388	4,881	2,864		6,614	3,894	2,637	
	of which: SME	754	423	250		759	425	243	
	Secured by mortgages on immovable property	798	646	232		748	616	217	
	of which: SME	125	120	58		186	183	64	
	Exposures in default	480	210	297	146	536	163	213	230
	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)	170	170	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1,556	1,556	707		1,302	1,302	813	
	Standardised Total ⁴	55,744	26,127	10,619	292	55,112	26,562	11,936	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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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 EUR, %)								
	Central governments or central banks	63	63	11		49	49	8	
	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	5,021	2,409	965		6,189	2,819	837	
	Institutions	5,138	1,980	1,774		5,538	2,433	2,388	
	Corporates	1,244	405	354		1,430	446	375	
	of which: SME	8,144	3,961	2,893		7,817	3,766	2,772	
	Retail	753	432	250		757	424	242	
	of which: SME	686	325	192		666	326	194	
	Secured by mortgages on immovable property	91	30	35		108	107	41	
	Exposures in default	367	187	234	101	404	121	153	185
	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	1,526	1,526	707		1,302	1,302	813	
	Standardised Total ⁴				247				364

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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 EUR, %)								
	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	4	4	0		2	2	0	
	International Organisations	131	131	131		131	131	0	
	Institutions	5,621	1,646	103		7,451	2,472	244	
	Corporates	3,687	565	565		3,818	562	562	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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)	170	170	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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 EUR, %)								
	Central governments or central banks	10	10	0		10	10	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,204	2,128	88		2,788	2,757	60	
	Corporates	1,088	742	550		1,059	741	538	
	of which: SME	229	224	182		308	207	156	
	Retail	199	58	44		157	58	44	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	23	20	29	1	24	19	27	2
	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 ⁴				1				2

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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 EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	43	43	0		43	43	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,113	2,113	44		664	664	13	
	Corporates	1,405	572	496		2,936	757	609	
	of which: SME	236	140	72		221	151	60	
	Retail	16	4	3		14	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	8	4	5	0	8	3	5	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 ⁴				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.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Bank N.V.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE	(in EUR, %)								
	Central governments or central banks	0	0	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	255	255	0	0	253	253	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	382	381	8	0	384	383	8	0
	Corporates	1,013	523	421	0	1,090	623	503	0
	of which: SME	755	361	289	0	786	383	307	0
	Retail	11	3	2	0	10	3	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	84	79	23	0	82	79	23	0
	of which: SME	84	79	23	0	79	76	22	0
	Exposures in default	94	12	22	1	26	13	13	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 ⁽²⁾				2				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
BELGIUM	(in EUR, %)								
	Central governments or central banks	0	0	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	0	0	0	0	0	0	0	0
	International Organisations	2,132	2,132	0	0	0	0	0	0
	Institutions	188	188	65	0	189	189	68	0
	Corporates	221	94	84	0	205	80	80	0
	of which: SME	24	3	3	0	35	3	3	0
	Retail	24	8	7	0	23	7	7	0
	of which: SME	1	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	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 ⁽²⁾				1				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	0	0	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	0	0	0	0	0	0	0	0
	International Organisations	756	756	0	0	780	780	0	0
	Institutions	975	975	0	0	968	968	0	0
	Corporates	65	62	62	0	67	43	43	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2	0	0	0	2	0	0	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	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 ⁽²⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SWITZERLAND	(in EUR, %)								
	Central governments or central banks	0	0	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	0	0	0	0	0	0	0	0
	International Organisations	26	0	0	0	10	0	0	0
	Institutions	23	23	0	0	26	24	0	0
	Corporates	528	289	88	0	562	314	314	0
	of which: SME	0	2	1	0	3	1	1	0
	Retail	5	2	2	0	5	2	2	0
	of which: SME	0	0	0	0	1	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 ⁽²⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NORWAY	(in EUR, %)								
	Central governments or central banks	0	0	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	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	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
	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	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 ⁽²⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
AUSTRALIA	(in EUR, %)								
	Central governments or central banks	0	0	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	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,535	316	63	0	2,189	542	189	0
	Corporates	371	257	257	0	146	146	146	0
	of which: SME	1	0	0	0	29	28	28	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	38	34	17	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 ⁽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.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ABN AMRO Bank N.V.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	86,561	0	86,077	1,975	0	0	87,011	0	86,600	1,033	107	1
	Institutions	14,374	0	12,366	1,718	0	2	12,464	0	10,763	1,905	0	1
	Corporates	154,699	9,620	103,775	41,691	7,882	2,325	139,224	9,100	96,357	50,966	7,005	2,942
	Corporates - Of Which: Specialised Lending	35,563	1,469	22,087	7,953	737	128	27,932	1,456	19,795	6,994	664	277
	Corporates - Of Which: SME	31,539	2,369	26,418	9,435	2,163	529	30,735	2,395	25,549	11,480	2,144	479
	Retail	181,863	1,789	175,471	15,717	1,188	409	181,376	1,877	171,907	15,508	1,355	383
	Retail - Secured on real estate property	165,050	1,253	163,308	12,423	659	151	164,871	1,257	163,090	12,080	637	146
	Retail - Secured on real estate property - Of Which: SME	4,056	107	3,711	456	46	41	4,036	118	3,675	493	57	41
	Retail - Secured on real estate property - Of Which: non-SME	160,994	1,146	159,598	11,967	613	110	160,835	1,139	159,417	11,387	579	104
	Retail - Qualifying Revolving	9,592	197	3,918	1,194	303	113	9,313	249	3,762	1,240	408	100
	Retail - Other Retail - Of Which: SME	7,220	338	6,215	2,100	228	146	7,186	371	6,243	2,188	310	138
	Retail - Other Retail - Of Which: non-SME	4,469	274	3,622	1,194	142	111	4,293	289	3,475	1,211	161	101
	Equity	2,762	64	2,593	95	84	35	2,894	82	2,767	977	146	17
	Other non credit-obligation assets	966	0	966	3,674	0	0	898	0	898	3,397	0	0
	IRB Total ¹⁾				64,989						73,906		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
NETHERLANDS	Central banks and central governments	63,094	0	63,941	231	0	0	64,951	0	64,973	276	0	0
	Institutions	3,436	0	3,266	414	0	1	2,843	0	2,729	737	0	1
	Corporates	82,370	6,163	57,875	24,968	4,710	1,402	81,172	6,089	56,406	25,772	4,288	1,388
	Corporates - Of Which: Specialised Lending	7,408	147	6,054	2,444	127	42	7,336	194	6,053	2,457	157	40
	Corporates - Of Which: SME	25,829	2,189	22,086	7,973	1,988	483	25,160	2,213	21,349	9,977	1,901	435
	Retail	181,147	1,764	173,986	15,567	1,147	402	180,646	1,849	172,416	15,339	1,207	377
	Retail - Secured on real estate property	164,502	1,240	162,779	12,341	640	149	164,311	1,245	162,555	11,997	617	144
	Retail - Secured on real estate property - Of Which: SME	4,487	107	3,762	456	46	40	4,426	118	3,665	491	57	41
	Retail - Secured on real estate property - Of Which: non-SME	160,415	1,133	159,077	11,886	594	108	160,289	1,127	158,889	11,306	560	103
	Retail - Qualifying Revolving	9,526	191	3,907	1,166	290	130	9,245	242	3,722	1,208	391	98
	Retail - Other Retail	7,120	333	6,118	2,060	217	144	7,095	363	6,142	2,135	289	136
	Retail - Other Retail - Of Which: SME	4,465	274	3,619	1,193	142	111	4,289	289	3,472	1,210	161	101
	Retail - Other Retail - Of Which: non-SME	2,655	59	2,500	867	75	33	2,796	74	2,669	925	128	35
	Equity	605	0	605	2,317	0	0	664	0	664	2,274	0	0
	Other non credit-obligation assets												
	IRB Total ¹⁾												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
UNITED STATES	Central banks and central governments	6,748	0	6,748	46	0	0	6,501	0	6,501	1	0	0
	Institutions	789	0	753	57	0	0	898	0	862	68	0	0
	Corporates	12,938	599	7,709	2,688	420	231	9,946	697	6,460	2,128	372	220
	Corporates - Of Which: Specialised Lending	7,530	595	4,826	1,959	420	215	6,059	690	4,030	1,535	366	215
	Corporates - Of Which: SME	9	0	0	0	0	0	0	0	0	0	0	0
	Retail	44	0	42	7	0	0	46	0	45	9	1	0
	Retail - Secured on real estate property	41	0	40	5	0	0	43	0	42	7	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	41	0	40	5	0	0	43	0	42	7	0	0
	Retail - Qualifying Revolving	2	0	1	1	0	0	2	0	1	1	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	46	0	46	354	0	0	41	0	41	219	0	0
	Other non credit-obligation assets												
	IRB Total ¹⁾												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
GERMANY	Central banks and central governments	7,827	0	8,150	29	0	0	7,656	0	7,966	17	0	0
	Institutions	1,212	0	1,021	193	0	0	1,268	0	1,187	193	0	0
	Corporates	5,228	29	3,395	1,025	129	12	5,410	28	3,421	1,079	119	12
	Corporates - Of Which: Specialised Lending	536	0	395	161	0	1	507	0	307	149	0	1
	Corporates - Of Which: SME	841	7	513	102	22	1	851	6	491	97	28	1
	Retail	84	4	77	21	4	1	83	4	75	23	6	1
	Retail - Secured on real estate property	52	1	50	8	0	0	51	1	48	8	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	52	1	49	8	0	0	51	1	48	8	1	0
	Retail - Qualifying Revolving	16	2	16	7	3	1	16	1	16	7	3	1
	Retail - Other Retail	16	2	17	7	2	1	15	2	17	8	3	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	15	2	17	7	1	1	15	2	16	8	3	1
	Equity	68	0	68	160	0	0	46	0	46	87	0	0
	Other non credit-obligation assets												
	IRB Total ¹⁾												

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

		IRB Approach												
		As of 30/09/2020						As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
					Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	(in EUR, %)	1,643	0	1,581	3	0	0	799	0	736	2	0	0	
	Central banks and central governments	1,298	0	1,186	242	0	0	1,209	0	999	210	0	0	
	Institutions	7,809	312	6,179	3,016	497	36	7,263	387	5,618	2,885	504	54	
	Corporates	2,096	11	1,320	572	2	5	1,890	13	1,250	525	2	5	
	Corporates - Of Which: Specialised Lending	693	22	399	198	3	40	663	24	396	111	31	4	
	Corporates - Of Which: SME	89	1	82	13	2	0	87	1	81	13	3	0	
	Retail	Retail - Secured on real estate property	75	0	71	7	0	0	73	0	70	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	75	0	71	7	0	0	73	0	70	6	0	0	
	Retail - Qualifying Revolving	8	0	7	3	1	3	8	0	7	3	2	3	
	Retail - Other Retail	8	0	7	3	0	0	8	0	7	3	0	0	
	Retail - Other Retail - Of Which: SME	8	0	7	3	0	0	8	0	7	3	0	0	
Retail - Other Retail - Of Which: non-SME	8	0	7	3	0	0	8	0	7	3	0	0		
Retail	23	0	23	85	0	0	23	0	23	72	0	0		
Other non credit-obligation assets														
1998 Total														

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ABN AMRO Bank N.V.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(m EUR, %)													
FRANCE	Central banks and central governments	3,838	0	4,841	56	0	0	3,692	0	4,813	54	0	0
	Institutions	2,751	0	1,796	241	0	0	2,940	0	1,652	233	0	0
	Corporates	6,621	176	5,171	2,088	71	75	6,818	184	5,252	2,173	132	66
	Corporates - Of Which: Specialised Lending	224	0	183	42	0	2	227	0	168	38	0	0
	Corporates - Of Which: SME	3,524	118	2,520	966	42	34	3,447	120	2,880	960	57	12
	Retail	51	1	48	11	1	0	53	1	51	12	2	0
	Retail - Secured on real estate property	35	0	34	6	0	0	37	0	37	6	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	0	31	6	0	0	33	0	33	5	0	0
	Retail - Qualifying Revolving	3	0	2	1	1	0	3	0	2	1	1	1
	Retail - Other Retail	13	1	12	4	1	0	13	1	12	5	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	12	1	12	4	1	0	13	1	12	5	1	0
	Equity	24	0	24	637	0	0	10	0	10	612	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(m EUR, %)													
BELGIUM	Central banks and central governments	3,021	0	3,072	20	0	0	3,021	0	3,059	23	0	0
	Institutions	174	0	175	19	0	0	166	0	83	12	0	0
	Corporates	3,133	212	2,186	1,003	321	124	3,026	209	2,101	1,038	372	121
	Corporates - Of Which: Specialised Lending	119	0	97	19	0	0	122	0	92	19	0	0
	Corporates - Of Which: SME	162	21	149	135	63	6	121	19	113	108	68	6
	Retail	158	10	147	47	19	2	155	10	145	48	21	2
	Retail - Secured on real estate property	112	7	110	27	11	1	107	6	105	25	11	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	110	7	108	26	11	1	105	6	103	25	11	0
	Retail - Qualifying Revolving	18	2	11	8	3	1	18	2	11	9	4	1
	Retail - Other Retail	28	2	26	12	5	1	30	2	29	14	7	1
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	27	1	25	11	5	1	29	2	27	13	6	1
	Equity	3	0	3	11	0	0	3	0	3	11	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 (i.e., substitution effects).

		IRB Approach												
		As of 30/09/2020						As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions			
					Of which: defaulted					Of which: defaulted				
(m EUR, %)														
LUXEMBOURG	Central banks and central governments	233	0	233	0	0	0	233	0	233	0	0	0	
	Institutions	140	0	139	28	0	0	99	0	96	11	0	3	
	Corporates	2,299	0	2,154	406	0	4	2,679	0	2,270	464	0	0	
	Corporates - Of Which: Specialised Lending		529	0	475	160	0	2	403	0	406	156	0	2
	Corporates - Of Which: SME		165	0	158	38	0	0	178	0	170	52	0	0
	Retail		8	0	7	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property		7	0	6	0	0	0	7	0	6	0	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		7	0	6	0	0	0	7	0	6	0	0	0
	Retail - Qualifying Revolving		1	0	0	0	0	1	0	0	0	0	0	0
	Retail - Other Retail		0	0	1	0	0	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	1	0	0	0	1	1	0	0	0	0
	Equity		1	0	1	3	0	0	1	0	1	3	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 (i.e., substitution effects).

		IRB Approach												
		As of 30/09/2020						As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
										Of which: defaulted	Of which: reclassified	Of which: defaulted	Of which: reclassified	
(m EUR, %)														
SWITZERLAND	Central banks and central governments	106	0	106	0	0	0	51	0	51	0	0	0	
	Institutions	874	0	866	52	0	0	519	0	512	45	0	0	
	Corporates	9,249	140	2,547	1,190	293	30	4,568	135	1,745	866	230	35	
	Corporates - Of Which: Specialised Lending	4,760	0	874	357	0	7	2,056	0	637	284	0	11	
	Corporates - Of Which: SME	23	0	18	6	0	0	24	0	18	6	0	0	
	Retail	42	1	38	5	2	0	50	1	47	6	2	0	
	Retail - Secured on real estate property	39	0	37	4	2	0	47	0	45	5	2	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	39	0	37	4	2	0	47	0	45	5	2	0	
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	1	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	
	Equity	3	0	3	12	0	0	3	0	3	6	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 (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
										Of which: defaulted	Of which: reclassified	Of which: defaulted
(m EUR, %)												
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	775	0	763	46	0	0	749	0	747	38	0
	Corporates	2,354	466	2,024	477	127	207	2,312	346	1,949	435	40
	Corporates - Of Which: Specialised Lending	1,503	438	1,148	343	125	197	1,443	304	1,279	250	31
	Corporates - Of Which: SME	7	0	4	0	0	0	4	0	4	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	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	1	0	1	0	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	6	0	6	11	0	0	6	0	6	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 (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
(in EUR, %)												
Consolidated data	Central banks and central governments											
	Institutions	57,364	11	95,513	794	1	107,859	11	103,090	811	57	2
	Corporates	135,609	8,888	96,226	51,220	7,101	2,752	132,723	7,980	93,471	49,155	2,106
	Corporates - Of Which: Specialised Lending	24,543	1,263	18,496	9,964	1,360	464	19,488	752	15,303	6,439	246
	Corporates - Of Which: SME	20,423	2,399	25,387	11,055	1,851	538	20,934	2,282	25,696	10,893	476
	Retail	177,760	1,681	176,170	12,386	830	294	177,315	1,667	169,883	12,411	774
	Retail - Secured on real estate property	164,539	1,263	162,600	11,128	636	135	165,140	1,185	163,091	10,893	542
	Retail - Secured on real estate property - Of Which: SME	4,033	123	3,689	803	59	59	3,991	122	3,628	793	1
	Retail - Secured on real estate property - Of Which: non-SME	160,506	1,080	159,020	10,325	577	81	161,149	1,063	159,463	9,994	500
	Retail - Qualifying Revolving	6,274	57	1,803	273	68	29	6,103	52	1,778	258	21
	Retail - Other Retail	6,955	421	5,776	1,585	136	130	6,072	430	5,005	1,488	124
	Retail - Other Retail - Of Which: SME	3,973	357	3,033	977	99	89	3,763	354	2,959	914	76
	Retail - Other Retail - Of Which: non-SME	2,982	64	2,743	607	27	51	2,310	76	2,046	554	28
Equity		916	0	916	3,471	0		1,009	0	1,009	3,703	0
Other non credit-obligation assets												
IRB Total ³				73,706						69,610		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach												
		As of 31/03/2021												
		Original Exposure ^a		Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a		Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted	
		(in EUR, %)												
NETHERLANDS	Central banks and central governments													
	Institutions	1,193	0	1,064	977	0	1	1,245	0	1,141	298	0	1	
	Corporates	78,858	5,902	55,876	31,243	3,008	1,572	81,619	6,040	56,505	29,670	3,719	0	
	Corporates - Of Which: Specialised Lending	6,925	143	5,784	2,791	116	54	7,094	168	5,900	2,227	72	49	
	Corporates - Of Which: SME	24,713	2,198	21,101	9,193	1,656	484	24,994	2,074	21,252	9,636	1,494	113	
	Retail	177,156	1,683	169,588	12,886	811	282	176,620	1,644	168,287	12,312	736	268	
	Retail - Secured on real estate property	163,984	1,193	162,363	11,051	623	134	164,396	1,174	162,363	10,615	534	131	
	Retail - Secured on real estate property - Of Which: SME	4,033	123	3,672	802	59	55	3,962	122	3,619	781	113	42	
	Retail - Secured on real estate property - Of Which: non-SME	159,950	1,070	158,791	10,249	564	79	160,434	1,052	158,944	9,867	487	80	
	Retail - Qualifying Revolving	6,274	57	1,803	273	68	29	6,103	52	1,778	257	34	14	
	Retail - Other Retail	6,488	413	5,680	1,561	121	129	5,971	419	4,947	1,447	139	114	
	Retail - Other Retail - Of Which: SME	3,970	357	3,039	977	99	99	3,760	354	2,927	913	95	90	
	Retail - Other Retail - Of Which: non-SME	2,478	56	2,642	584	22	29	2,211	65	2,020	534	31	24	
	Equity		683	0	683	2,336	0		783	0	783	2,587	0	
	Other non credit-obligation assets													
IRB Total														

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(in EUR, %)											
UNITED STATES	Central banks and central governments	6,666	0	6,666	1	0	6,455	0	6,455	0	0
	Institutions	986	0	962	82	0	741	85	763	0	0
	Corporates	6,661	653	5,622	4,297	1,050	198	5,331	115	5,413	1,686
	Corporates - Of Which: Specialised Lending	5,020	646	3,318	3,432	1,056	191	3,594	100	975	854
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	42	0	42	6	0	39	0	39	7	0
	Retail - Secured on real estate property	42	0	42	6	0	38	0	38	7	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42	0	42	6	0	38	0	38	7	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	1	0	1	0	0
Equity		45	0	45	127	0	55	0	55	161	0
	Other non credit-obligation assets										
	IRB Total										

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

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
GERMANY	Central banks and central governments	6,761	0	7,028	18	0	7,150	0	7,318	21	0	0
	Institutions	1,446	0	1,288	216	0	1,287	0	1,131	312	0	0
	Corporates	5,379	26	5,743	1,455	111	15	5,293	23	7,412	1,489	103
	Corporates - Of Which: Specialised Lending	465	0	348	138	0	2	368	0	282	105	0
	Corporates - Of Which: SME	699	5	507	119	19	1	912	5	523	122	24
	Retail	69	3	62	11	1	72	4	66	11	1	1
	Retail - Secured on real estate property	51	1	47	7	0	55	1	52	8	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	51	1	47	7	0	54	1	52	8	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18	2	14	3	0	17	3	14	3	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	2	14	3	0	17	3	13	3	1	1
Equity		38	0	38	73	0	37	0	37	70	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
UNITED KINGDOM	Central banks and central governments	908	0	843	9	0	0	1,530	0	1,460	8	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,270	485	7,595	5,053	58	1,017	58	8,637	463	8,179	5,119
	Corporates - Of Which: Specialised Lending	1,826	54	1,328	1,016	47	4	1,701	94	1,222	701	13
	Corporates - Of Which: SME	773	33	380	144	47	4	901	37	492	179	44
	Retail	61	1	74	7	0	0	77	2	71	7	0
	Retail - Secured on real estate property	71	0	68	6	0	0	67	0	65	5	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	71	0	68	6	0	0	67	0	65	5	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	1	6	1	0	0	10	2	6	1	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	10	1	6	1	0	0	10	2	6	1	0
Equity		23	0	23	73	0	0	23	0	23	74	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).

(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).

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(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 effect).

(min EUR)		As of 31/12/2020														Risk weighted exposure amount
		Direct exposures														
		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Austria	0 0 162 54 540 945 60	0 0 162 54 540 945 60	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 162 54 540 945 60	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0 747 465 458 1,047 1,162 295	0 747 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 747 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0 465 458 1,047 1,162 295	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0 465 458 1,047 1,162 295	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0 465 458 1,047 1,162 295	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0 465 458 1,047 1,162 295	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0 465 458 1,047 1,162 295	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	0 465 458 1,047 1,162 295	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	0 465 458 1,047 1,162 295	0 465 458 1,047 1,162 295	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 465 458 1,047 1,162 295											

ABN AMRO Bank N.V.

ABN AMRO Bank N.V.

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2020

(mln EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		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)	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			
Residual Maturity	Country / Region													
f 0 - 3M f	Japan	1,317	1,317	0	0	1,317	0	0	0	0	0	0	0	0
f 3M - 1Y f		1,195	1,195	0	0	1,195	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2,512	2,512	0	0	2,512	0	0	0	0	0	0	0	167
f 0 - 3M f	U.S.	452	452	0	0	452	0	0	0	0	0	0	0	0
f 3M - 1Y f		949	949	0	0	949	0	0	0	0	0	0	0	0
f 1Y - 2Y f		1,611	1,611	0	0	1,611	0	0	67	814	0	0	0	0
f 2Y - 3Y f		1,602	1,602	0	0	1,602	0	0	0	0	0	0	0	0
f 3Y - 5Y f		1,598	1,598	0	0	1,598	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		6,212	6,212	0	0	6,212	0	0	0	67	814	0	0	0
f 0 - 3M f	China													
f 3M - 1Y f														
f 1Y - 2Y f														
f 2Y - 3Y f														
f 3Y - 5Y f														
f 5Y - 10Y f														
f 10Y - more														
Total														
f 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	56	870	3	397	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	56	870	3	397	0	0	0
f 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Other Central and eastern Europe countries non EEA													
f 3M - 1Y f														
f 1Y - 2Y f														
f 2Y - 3Y f														
f 3Y - 5Y f														
f 5Y - 10Y f														
f 10Y - more														
Total														
f 0 - 3M f	Middle East	0	0	0	0	0	0	6	133	0	2	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	6	133	0	2	0	0	1
f 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		10	10	0	0	0	10	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		8	8	0	0	0	8	0	0	0	0	0	0	0
Total		18	18	0	0	0	18	0	0	0	0	0	0	149

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		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)	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				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	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		
[1Y - 2Y]		4	4	0	0	0	4	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		19	19	0	0	0	19	0	0	0	0	0	0		
[5Y - 10Y]		15	15	0	0	0	15	0	0	0	0	0	0		
Total		39	39	0	0	0	39	0	0	0	0	0	0	78	
[0 - 3M]	Others	532	532	0	0	532	0	0	0	0	0	0	0		
[3M - 1Y]		26	26	0	0	26	0	0	0	0	0	0	0		
[1Y - 2Y]		25	25	0	0	25	0	0	0	0	0	0	0		
[2Y - 3Y]		262	262	0	0	262	0	0	0	0	0	0	0		
[3Y - 5Y]		562	562	0	0	557	5	0	0	0	0	0	0		
[5Y - 10Y]		665	665	0	0	665	0	0	0	0	0	0	0		
Total		2,621	2,621	0	0	2,616	5	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 counterparts with full or partial government guarantees

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

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

(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.

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
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		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M]	Austria	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]		162	162	0	0	162	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		53	53	0	0	53	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		536	536	0	0	536	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		929	929	0	0	929	0	0	0	0	0	0	0	0	0
[10Y - more]	52	52	0	0	52	0	0	0	0	0	0	0	0	0	
Total		1,732	1,732	0	0	1,732	0	0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	403	403	0	0	403	0	0	0	0	0	0	0	0	0
[3M - 1Y]		290	290	0	0	290	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		535	535	0	0	535	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		533	533	0	0	533	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		882	882	0	0	882	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,149	1,149	0	0	1,148	1	0	0	0	0	0	0	0	0
[10Y - more]	1,265	1,265	0	0	1,259	6	0	0	0	0	0	0	0	0	
Total		5,058	5,058	0	0	5,051	7	0	0	0	0	0	0	0	6
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Denmark	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]		106	106	0	0	106	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]		52	52	0	0	52	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	29	29	0	0	29	0	0	0	0	0	0	0	0	0	
Total		212	212	0	0	212	0	0	0	0	0	0	0	0	0
[0 - 3M]	Estonia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															

As of 30/06/2021

[illegible]

ABN AMRO Bank N.V.

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2021

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
(mln EUR)		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		
I 0 - 3M f	Japan	89	89	0	0	89	0	0	0	0	0	0	0	0	
I 3M - 1Y f		380	380	0	0	380	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		469	469	0	0	469	0	0	0	0	0	0	0	40	
I 0 - 3M f	U.S.	85	85	0	0	85	0	0	0	0	0	0	0	0	
I 3M - 1Y f		1,429	1,429	0	0	1,429	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		2,574	2,574	0	0	2,574	0	0	0	52	843	0	0	0	
I 2Y - 3Y f		1,196	1,196	0	0	1,196	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		1,089	1,089	0	0	1,089	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		6,374	6,374	0	0	6,374	0	0	0	52	843	0	0	0	
I 0 - 3M f	China														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	202	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	7	1,986	0	79	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	7	192	292	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	22	351	2	318	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	3	285	1	153	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		2	2	0	0	0	2	0	0	0	0	0	0	0	0
Total		2	2	0	0	0	2	39	2,813	4	1,044	0	0	0	
I 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Other Central and eastern Europe countries non EEA														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	2	175	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	3	36	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	5	213	0	0	3	
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		2	2	0	0	2	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		4	4	0	0	0	4	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		5	5	0	0	0	5	0	0	0	0	0	0	0	0
Total		11	11	0	0	0	11	0	0	0	0	0	0	120	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		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)	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				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		3	3	0	0	0	3	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		16	16	0	0	0	16	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		15	15	0	0	0	15	0	0	0	0	0	0		
[10Y - more]	1	1	0	0	0	1	0	0	0	0	0	0			
Total		34	34	0	0	0	34	0	0	0	0	0	0	52	
[0 - 3M]	Others	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		
[1Y - 2Y]		25	25	0	0	25	0	0	0	0	0	0	0		
[2Y - 3Y]		529	529	0	0	526	4	0	0	0	0	0	0		
[3Y - 5Y]		626	626	0	0	626	0	0	0	0	0	0	0		
[5Y - 10Y]		312	312	0	0	312	0	0	0	0	0	0	0		
[10Y - more]	519	519	0	0	519	0	0	0	0	0	0	0			
Total		2,012	2,012	0	0	2,008	4	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 counterpart with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterparts (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, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

ABN AMRO Bank N.V.

	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures		Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²				Of which performing but past due >30 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				Of which Stage 3				Of which: defaulted	Of which Stage 3				Of which Stage 3		
(mln EUR)																		
Cash balances at central banks and other demand deposits	60,390	0	0	0	0	3	0	0	0	61,781	0	0	0	0	3	0	0	0
Debt securities (including at amortised cost and fair value)	46,896	0	0	0	0	2	0	0	0	46,569	0	0	0	0	1	0	0	0
Central banks	766	0	0	0	0	0	0	0	0	554	0	0	0	0	0	0	0	0
General governments	39,196	0	0	0	0	2	0	0	0	39,318	0	0	0	0	1	0	0	0
Credit institutions	6,091	0	0	0	0	0	0	0	0	5,840	0	0	0	0	0	0	0	0
Other financial corporations	825	0	0	0	0	0	0	0	0	856	0	0	0	0	0	0	0	0
Non-financial corporations	18	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	297,641	726	8,690	8,485	8,485	716	2,799	2,795	4,787	274,921	845	8,836	8,500	8,500	691	2,789	2,782	5,165
Central banks	790	0	0	0	0	0	0	0	0	465	0	0	0	0	0	0	0	0
General governments	1,551	18	0	0	0	0	0	0	0	1,092	0	18	18	18	0	0	0	9
Credit institutions	16,989	0	0	0	0	2	0	0	0	8,275	0	0	0	0	2	0	0	0
Other financial corporations	40,114	84	97	97	97	15	75	75	18	32,812	2	148	148	148	14	72	72	73
Non-financial corporations	75,869	450	6,617	6,611	6,611	522	2,384	2,384	3,348	71,038	634	6,696	6,571	6,571	518	2,396	2,394	3,620
of which: small and medium-sized enterprises at amortised cost	17,770	81	1,717	1,713	1,713	129	439	439	961	17,545	99	1,933	1,930	1,930	113	624	624	954
of which: Loans collateralised by commercial immovable property at amortised cost	20,647	41	1,180	1,180	1,180	94	254	254	926	21,176	7	1,522	1,410	1,410	80	251	250	1,260
Households	162,328	174	1,976	1,777	1,777	176	340	336	1,420	161,238	210	1,975	1,763	1,763	156	321	315	1,463
of which: Loans collateralised by residential immovable property at amortised cost	149,570	86	1,399	1,208	1,208	65	81	78	1,289	148,436	106	1,390	1,192	1,192	61	76	72	1,293
of which: Credit for consumption at amortised cost	8,663	93	439	431	431	87	217	216	85	8,314	119	406	391	391	75	200	198	91
DEBT INSTRUMENTS other than HFT	404,927	726	8,690	8,485	8,485	720	2,799	2,795	4,787	383,271	845	8,836	8,500	8,500	696	2,789	2,782	5,165
OFF-BALANCE SHEET EXPOSURES	108,519		1,836	1,258	1,258		48	49	12	430		1,877	1,275	1,275	31	60	21	416

⁽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, subtable 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.⁽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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

ABN AMRO Bank N.V.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	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			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			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	65,763	0	0	0	0	2	0	0	0	0	74,372	0	0	0	0	3	0	0	0	0
Debt securities (including at amortised cost and fair value)	43,253	0	0	0	0	1	0	0	0	0	41,966	0	0	0	0	1	0	0	0	0
Central banks	125	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	36,607	0	0	0	0	1	0	0	0	0	35,620	0	0	0	0	1	0	0	0	0
Credit institutions	5,670	0	0	0	0	0	0	0	0	0	5,490	0	0	0	0	0	0	0	0	0
Other financial corporations	850	0	0	0	0	0	0	0	0	0	855	0	0	0	0	0	0	0	0	0
Non-financial corporations	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	288,029	572	8,706	8,313	8,313	674	2,618	2,613	4,970	282,571	606	7,768	7,425	7,406	557	2,102	2,093	4,709		
Central banks	197	0	0	0	0	0	0	0	0	354	0	0	0	0	0	0	0	0	0	0
General governments	1,112	32	11	11	11	2	0	0	9	1,106	2	11	11	11	1	1	1	0	0	0
Credit institutions	14,991	0	0	0	0	2	0	0	0	13,123	0	0	0	0	4	0	0	0	0	0
Other financial corporations	41,222	37	122	122	122	15	74	74	43	42,274	20	134	134	134	13	71	71	47		
Non-financial corporations	68,720	362	6,702	6,493	6,493	477	2,248	2,246	3,518	64,024	421	5,728	5,607	5,590	370	1,728	1,722	3,247		
of which: small and medium-sized enterprises at amortised cost	17,422	87	1,917	1,913	1,913	169	612	612	956	16,413	69	1,803	1,803	1,796	146	568	567	910		
of which: Loans collateralised by commercial immovable property at amortised cost	21,395	10	1,591	1,474	1,474	135	274	272	1,311	21,426	3	1,589	1,474	1,474	129	242	241	1,341		
Households	161,787	141	1,871	1,688	1,688	179	295	293	1,400	161,690	163	1,895	1,673	1,672	169	302	299	1,415		
of which: Loans collateralised by residential immovable property at amortised cost	148,289	77	1,310	1,129	1,129	39	64	61	1,234	148,669	71	1,330	1,116	1,116	39	66	63	1,254		
of which: Credit for consumption at amortised cost	7,913	67	399	397	397	80	191	191	96	7,773	79	410	403	403	70	198	198	92		
DEBT INSTRUMENTS other than HFT	397,045	572	8,706	8,313	8,313	677	2,618	2,613	4,970	398,910	606	7,768	7,425	7,406	561	2,102	2,093	4,709		
OFF-BALANCE SHEET EXPOSURES	94,112		2,250	1,309	1,309	36	70	22	387	93,322		2,234	1,335	1,335	30	127	68	513		

(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, subtable 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.

(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.

2021 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(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)	12,451	4,964	1,270	1,195	8,645	2,848	12,896	4,788	1,426	1,350	9,171	2,901
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	5	0	5	0	0	0	4	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	141	3	3	2	86	1	199	2	3	0	130	0
Non-financial corporations	8,537	4,156	1,129	1,075	5,114	2,221	8,961	3,979	1,304	1,247	5,628	2,260
of which: small and medium-sized enterprises at amortised cost	2,239	1,129	268	251	1,434		2,387	1,081	289	270	1,589	
Households	3,766	805	138	118	3,441	627	3,731	807	119	102	3,409	641
DEBT INSTRUMENTS other than HFT	12,451	4,964	1,270	1,195	8,645		12,896	4,788	1,426	1,350	9,171	
Loan commitments given	3,076	870	1	0	365	114	3,820	906	22	19	513	145
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ 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.

2021 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 31/03/2021						As of 30/06/2021					
	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)	12,379	4,725	1,268	1,175	9,079	3,044	11,899	4,213	977	885	8,911	2,794
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	4	0	4	0	0	0	4	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	197	34	5	3	129	31	274	33	5	3	153	29
Non-financial corporations	8,502	3,870	1,147	1,067	5,555	2,349	7,941	3,325	850	776	5,374	2,075
of which: small and medium-sized enterprises at amortised cost	2,339	1,029	270	244	1,635		2,287	959	248	223	1,612	
Households	3,676	821	116	105	3,391	665	3,679	855	122	105	3,381	689
DEBT INSTRUMENTS other than HFT	12,379	4,725	1,268	1,175	9,079		11,899	4,213	977	885	8,911	
Loan commitments given	3,924	983	25	22	566	126	3,798	1,043	70	67	628	167
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(2) 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.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
ABN AMRO Bank N.V.

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
			of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	5,421	314	314	5,421	55	0	5,356	334	334	5,356	52	0	5,322	325	325	5,322	60	0	5,158	330	330	5,158	61	0
B Mining and quarrying	4,919	907	907	4,919	398	0	4,071	860	860	4,071	389	0	3,665	626	626	3,665	324	0	2,965	322	322	2,965	133	0
C Manufacturing	6,228	738	738	6,228	270	0	5,493	698	697	5,493	266	0	4,800	671	650	4,800	258	0	4,343	633	624	4,343	203	0
D Electricity, gas, steam and air conditioning supply	1,395	11	11	1,395	11	0	1,444	8	8	1,444	10	0	1,269	7	7	1,269	9	0	1,122	6	6	1,122	5	0
E Water supply	405	66	66	405	18	0	396	53	53	396	20	0	389	46	46	389	19	0	380	44	44	380	4	0
F Construction	2,200	132	132	2,200	48	0	1,928	117	117	1,928	47	0	1,871	120	120	1,871	50	0	1,733	143	143	1,733	51	0
G Wholesale and retail trade	9,670	972	968	9,322	553	0	7,976	811	808	7,743	564	0	6,618	900	899	6,412	528	0	5,533	637	637	5,328	257	0
H Transport and storage	9,053	677	677	9,062	295	0	8,685	558	558	8,665	216	0	8,104	664	593	8,104	187	0	7,826	559	559	7,826	127	0
I Accommodation and food service activities	1,130	103	103	1,130	31	0	1,075	183	182	1,075	34	0	1,185	171	171	1,185	36	0	1,299	163	163	1,299	34	0
J Information and communication	1,062	23	23	1,062	11	0	968	21	21	968	10	0	873	22	22	873	11	0	1,035	44	44	1,035	25	0
K Financial and insurance activities	15,697	1,567	1,565	15,697	804	0	15,210	1,793	1,793	15,210	842	0	15,608	1,895	1,890	15,608	845	0	14,967	1,733	1,726	14,967	786	0
L Real estate activities	7,144	195	195	7,089	53	0	7,269	245	245	7,214	49	0	7,159	258	258	7,108	65	0	7,497	284	284	7,445	68	0
M Professional, scientific and technical activities	4,272	359	358	4,272	241	0	4,022	340	340	4,022	227	0	4,296	352	352	4,296	222	0	4,085	305	305	4,085	197	0
N Administrative and support service activities	3,220	216	216	3,220	56	0	3,143	236	236	3,143	50	0	2,964	258	252	2,964	56	0	2,700	240	240	2,700	42	0
O Public administration and defence, compulsory social security	14	0	0	14	0	0	1	0	0	1	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	73	3	3	73	2	0	73	4	4	73	2	0	70	3	3	70	2	0	84	3	3	84	2	0
Q Human health services and social work activities	2,538	228	228	2,538	34	0	2,470	345	234	2,470	27	0	2,462	291	184	2,462	26	0	2,427	286	182	2,427	28	0
R Arts, entertainment and recreation	494	35	35	494	17	0	509	42	42	509	15	0	544	45	45	544	20	0	537	42	42	537	18	0
S Other services	904	71	71	904	10	0	1,049	46	46	1,049	95	0	920	49	49	920	8	0	831	54	54	831	7	0
Loans and advances	75,869	6,617	6,611	75,426	2,908	0	71,838	6,686	6,571	70,733	2,914	0	68,720	6,702	6,493	68,462	2,725	0	64,024	5,728	5,687	63,267	2,098	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.

(in EUR)	Gross carrying amount	As of 30/09/2020												As of 31/12/2020																																																																																																																																																																																																																																		
		Performing						Non-performing						Performing						Non-performing																																																																																																																																																																																																																												
		Of which: exposures with no significant increase in credit risk due to COVID-19						Of which: exposures with significant increase in credit risk due to COVID-19						Of which: exposures with no significant increase in credit risk due to COVID-19						Of which: exposures with significant increase in credit risk due to COVID-19																																																																																																																																																																																																																												
		Of which: exposures with no significant increase in credit risk due to COVID-19						Of which: exposures with significant increase in credit risk due to COVID-19						Of which: exposures with no significant increase in credit risk due to COVID-19						Of which: exposures with significant increase in credit risk due to COVID-19																																																																																																																																																																																																																												
		Of which: exposures with no significant increase in credit risk due to COVID-19						Of which: exposures with significant increase in credit risk due to COVID-19						Of which: exposures with no significant increase in credit risk due to COVID-19						Of which: exposures with significant increase in credit risk due to COVID-19																																																																																																																																																																																																																												
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(in EUR)	As of 30/09/2020																	As of 31/12/2020																																																																																																																																																																																																																	
	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guaranteed fair value loss (continued)		Gross carrying amount	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guaranteed fair value loss (continued)		Gross carrying amount																																																																																																																																																																																													
	Performing				Non-performing				Performing				Non-performing				Performing				Non-performing				Performing				Non-performing																																																																																																																																																																																																						
	Of which: reverts with follow-up measures	Of which: reverts with follow-up increase in credit risk due to initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past due >= 90 days	Of which: reverts with follow-up measures	Of which: unlikely to pay that are not past due >= 90 days	Of which: reverts with follow-up measures	Of which: unlikely to pay that are not past due >= 90 days	Of which: reverts with follow-up measures	Of which: unlikely to pay that are not past due >= 90 days	Of which: reverts with follow-up measures	Of which: unlikely to pay that are not past due >= 90 days	Of which: reverts with follow-up measures	Of which: unlikely to pay that are not past due >= 90 days	Of which: reverts with follow-up measures	Of which: unlikely to pay that are not past due >= 90 days	Of which: reverts with follow-up measures	Of which: unlikely to pay that are not past due >= 90 days	Of which: reverts with follow-up measures	Of which: unlikely to pay that 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	As of 31/03/2022														As of 30/06/2022																	
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										
	Performing			Non-performing				Performing			Non-performing				Performing			Non-performing				Performing			Non-performing							
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)				
																													Public guarantee schemes in the context of the COVID-19 crisis	Public guarantee schemes in the context of the COVID-19 crisis	Public guarantee schemes in the context of the COVID-19 crisis	Public guarantee schemes in the context of the COVID-19 crisis
(in € bn)																																
Expos. originated here and adverse subject to public guarantee schemes	467	417	240	311	38	24	35	0	5	5	4	3	5	3	386	5	428	381	221	283	48	42	48	7	4	5	3	2	2	2	376	1
of which: Households	4	3		0				0	0	0					0	3	0		0					0	0						0	0
of which: Collateralised by residential immovable property	0	0		0				0	0	0					0	0	0		0					0	0						0	0
of which: Non-Financial corporations	443	413	238	309	38	20	30	0	4	3	4	3	3	382	5	425	387	220	284	47	41	47	6	4	5	3	2	2	2	2	375	1
of which: Small and Medium-sized Enterprises	127	118		7		1					0				117	109								2	1						0	0
of which: Collateralised by commercial immovable property	41	41		1		1		0	1	1	0	1	0	39	39									1	1	0					0	0