

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

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



### **Key Metrics**

(min EUR, %)	As of 30/09/2020	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



### Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	21,659	21,530	21,501	21,617	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	460,344	430,478	450,838	373,833	C 47.00 (r300,c010)	CRR
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]	



# 2021 EU-wide Transparency Exercise Capital 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
	A	OWN FUNDS	27,100	26,446	26,142	26,055	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	19,677	19,548	19,519	19,635	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,910	13,910	13,910	13,910	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,131	6,161	6,085	6,304	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-1,838	-1,733	-1,460	-1,478	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (r230,c010)	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 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-127	-124	-121	-122	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	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 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-18	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (0) (i) and 89 to 91 of CRR, Articles 36(1) point (4) (ii), 24(1) point (b), 24(1) point (b) and 25% of CRR, Articles 36(1) point b) (iii) and 25%(3) of CRR, Articles 36(1) point b) (iv) and 25%(3) of CRR, Articles 36(1) point b) (iv) and 155(4) of CRR, articles 36(1) point b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-29	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515.c010)	Article 35(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-273	-473	-473	-501	C 01.00 (r524.c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	- Articles 483(1) to (3), and 494 to 497 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240.c010)	
								Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,982	1,982	1,982	1,982	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,982	1,982	1,982	1,982	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and disduttions	0	0	0	0	C 01.00 (+690,c010) + C 01.00 (7700,c010) + C 01.00 (7700,c010) + C 01.00 (7740,c010) + C 01.00 (7744,c010) + C 01.00 (7748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,659	21,530	21,501	21,617	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,895	4,629	4,447	4,319	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		193	35	25	0	C 01.00 (1910,c010) + C 01.00 (1920,c010) + C 01.00 (1930,c010) + C 01.00 (1940,c010) + C 01.00 (1930,c010) + C 01.00 (1970,c010) + C 01.00 (1970,c010) + C 01.00 (1978,c010) C 01.00 (1974,c010) + C 01.00 (1978,c010)	
	A.4.3	Tier 2 transitional adjustments	352	251	169	119	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	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
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.24%	17.69%	17.42%	18.32%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.98%	19.49%	19.19%	20.17%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.75%	23.94%	23.33%	24.31%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,677	19,548	19,519	19,635	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.24%	17.69%	17.42%	18.32%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n		•	•	•		

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

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		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	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 (r050, c260, s
Of which the standardised approach	6,734	6,057	7,523	7,457	C 02.00 (r660, 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) <sup>2</sup>	5,331	5,458	6,191	8,793	C 07.00 (1990, 220, 5001) + C 07.00 (110, 220, 5001) + C 07.00 (1210, 220, 5001) + C 08.01 (1040, 226, 5001) + C 08.01 (1050, 226, 5001) + C 08.01 (1050, 226, 5001) + C 08.01 (1040, 226, 5001) + C 08.01 (1040, 226, 5001) + C 08.01 (1050, 226, 5002) + C 08.01 (1050, 226, 5002) + C 07.00 (1450, 2010)]
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 (8470, 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 1900, 010_601*125+C 20.00_010_450*12.5+MAX(C 24.00_010_690,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	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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.



# 2021 EU-wide Transparency Exercise P&L ABN AMRO Bank N.V.

(mh 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 <sup>1</sup>	0	-137	0	0
Of which restructuring <sup>1</sup>	0	54	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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 subsidaries, 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 subsidaries, 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

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#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30	06/2021		
		Fa	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hieran	chy		Fair value hierarchy		chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); 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 <sup>1</sup>	5,053				4,290				5,569				5,515				
TOTAL ASSETS	420,248				395,908				410,267				411,778				IAS 1.9(a), IG 6

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

(min	(min EUR) As of 30/09/2020					As of 31/12/2020								As of 31	/03/2021			As of 30/06/2021								
		Gross carry	ying amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gross	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair value through other	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)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	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)

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

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



#### **Breakdown of liabilities**

ABN AMRO Bank N.V.

#### (mln EUR)

LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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 <sup>1</sup>	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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

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



### Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
Short positions	Debt securities	997	469	1,024	1,638	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	1,519	1,901	2,577	1,714	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subord	inated 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
OTAL FINANCIAL LIABILITIES		396,250	372,094	385,292	387,201	



## 2021 EU-wide Transparency Exercise Market Risk

									DIV APIRO													
	SA						M									IM						
			VaR (Memoran	aR (Memorandum item) STRESSED VaR (Memorandum item)		Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTA DEFAULT ANI MIGRATION RI CAPITAL CHAR		ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		: FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	6	8	29	11	53	20							21	4	40	15						
Of which: General risk Of which: Specific risk	5	7	25	8	45	16							15	3	31	12						
Equities	0	0	1 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 Commodities risk	0	0	2	0	1	0							2 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	1,275
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	16/2021					
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 Commodities risk	0	1	1	1	1	0							1 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	1.846

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



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach ABN AMRO Bank N.V.

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
	(min EUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providions Original Exposure* Exposure Value* Risk exposure amount												
	Central governments or central banks	342	356	53		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 5,270	1,312 5,270	0		1,085 5.536	1,085 5,536	0						
	International Organisations Institutions	20,570	9,717	965		5,536 21,370	5,536 8,605	838						
	Comorates	16,965	6,135	5,582		16.744	5,883	5,309						
	of which: SME	2,455	1,148	838		2,501	1,140	855						
	Retail	5,413	2.089	1,566		5.455	2.068	1.550						
Consolidated data	of which: SME	98	22	16		102	22	15						
CONSOIIDATED DATA	Secured by mortoages on immovable property	1,007	849			801	664	233						
	of which: SME	221	212			227	218	76						
	Exposures in default	367	111	147	171	387	111	146	160					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and comorates with a ST credit assessment Collective investments undertakings (CIU)	170	170			163	163							
	Collective investments undertaxings (CIU) Equity	1/0	1/0	9		103	103	ľ						
	Other exposures	1,827	1,827	996		1,200	1,200	859						
	Standardised Total <sup>2</sup>	53,244	27,837	9,626	218	52,858	25,443	8,956	206					
		(1) Original exposure, unlike Ex	nnoune value is remorted before	ne taking into account any effec	t due to credit conversion facts	es or credit risk mitination tech	niques (e.n. substitution effort	N)						

		Standardised Approach									
					Standardisk	и хррговен					
			As of 30)	/09/2020			As of 31,	12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks	271	285	53				12			
	Regional governments or central banks Regional governments or local authorities	2/1	203	33		0	,2	12			
	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	4,598	1,734	449		5,203	1,705	373			
	Corporates of which: SME	4,537 1.106	2,212 420	2,014 343		4,949 1.143	2,009 392	1,800 348			
	or which: SME Retail	5,174	2,008	1,505		5.217	1.990	1.492			
	of which: SME	97	22			101	21	15			
NETHERLANDS	Secured by mortgages on immovable property	790	651	232		664	536	191			
	of which: SME	86	86	33		90	89	35			
	Exposures in default	244	59	73	122	283	73	92	116		
	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			
	Collective investments undertakings (CIU) Equity		0	0		0		0			
	Other exposures	1.827	1.827	996		1.200	1.200	859			
	Standardised Total <sup>2</sup>	1,121	5/12.		168	1,000			161		

As of 30/09/2020  Original Exposure*  Exposure Value*  Control assessments or control basics  Gene EUR, No.)  Control assessments or control basics  General assessments or control basic  General assessments or control bas	**Total value advantments and consistence occurred counterwards excludes those for securification excounters, additional valuation advantments (AVAG) and other own funds reductions related to the expounters, but including exposured coefficial valuations.									
Original Exposure*   Exposure Value*   Risk exposure amount   Value adjustments and providence*   Original Exposure*										
Colginal Exposure*   Exposure Value*   Risk exposure amount   Previsions*   Original Exposure*	As of 31/1	1/12/2020								
Central operaturates or central harks	Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions <sup>2</sup>								
UNITED STATES  UNITED	7 1,093 5 448 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	69 44E 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
	(min BJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control deversionals or control backs  Annieron deversionals or to find authorities  Annieron deversionals  Annieron deversionals  Control deversionals  C	71 0 0 0 0 2,049 1,034 335 156 0 0 2 4 2 0 0 0	71 0 0 2,003 625 191 9 0 0 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 495 453 1311 444 0 0 0 2 24 0 0 0		55 0 0 0 1.748 1.106 154 0 0 24 0 0 0 0	55 0 0 0 1,066 648 200 0 0 118 0 0 0 0	0 0 0 0 463 463 133 0 0 0 2 2 5 0 0 0 0	2

		(2) Total value adjustments and exposures, but includes gener	d provisions per country of cou ral credit risk adjustments.	nterparty excludes those for se	curistisation exposures, addition	ral valuation adjustments (AVAs)	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions 2	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Contral overmentals or contral basis.  And Contral overmentals or local authorities.  And Contral overmentals or local authorities.  And Contral Provisionment Basis.  Bankhalism  Contral over Contral or local o	0 0 43 43 1,763 12 2 2 0 0 0 0 0	0 0 43 0 3,4111 359 150 0 0 0 0 0	0 0 0 0 198 281 75 6 0 1 0 0 0 0	0	0 0 0 43 1,992 1,735 12 0 0 0 0 0 0 0 0 0	0 0 43 6 2,992 40 186 0 0 0 0 0 0	0 0 0 0 107 324 75 2 0 0 0 0 0 0 0 0 0 0	o
	Standardised Total <sup>2</sup>	m			0				0

The Control amounts while Economy value, a remorted from their below two control and will did not be conformed in their person and make influents included in their below their person and make influents included in their person and their person



SWITZERLAND

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach ABN AMRO Bank N.V.

As of 30/09/2020									
Control Investments or creat all loans   Control Investments or control Investments   Control Investments					Standardise	d Approach			
Control dovernments or central hanks			As of 30)	09/2020			As of 31	/12/2020	
Control doverments or control labels   0   0   0   0   0   0   0   0   0		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central documentation central lasake Residual documentation for calculationists Residual documentation for calculationists Residual Residu	0 370 1,037 680 11	0 369 551 338 3 0 102 94	243 2 0 30		0 179 1,049 669 9 0 101	0 178 579 346 2 0	0 4 480	1

(ii) Orional encourse, writile Encourse value, is recorded before takins into account any effect due to credit convention factors or credit nick militaration such resources (a.e., aubstitution effects).
(ii) Capture advantments and creditions nor counter of counterparts encludes those for securidisation encourses, additional valuation advantments (ANAs) and other own funds reductions related to the requirement, but facilities operand resold and advantments (ANAs) and other own funds reductions related to the requirement, but facilities operand resold related to the requirement of the reductions related to the requirement.

					Standardise	d Approach					
			As of 30)	09/2020			As of 31	12/2020			
	(min File %A)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>		
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	ō	ō	ō		ō	ō	ō			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	1,498	1,498	0		1,725	1,725	0			
	Institutions	0	0	0		179	179	62			
	Corporates	311	267	264		283	123	123			
	of which: SME	11	2	2		12	2	2			
	Retail	17	5	4		18	5	4			
LGIUM	of which: SME	0	0	0		0	0	0			
LGIUN	Secured by mortgages on immovable property	6	6	3		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	5	4	5	2	5	4	5			
	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	9	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		U	0	0			
	Equity	9	0	0		0	0	0			
	Other exposures	0				0		0			
	Standardised Total <sup>2</sup>				1 2						
		(1) Original exposure, unlike Ex									
		(2) Total value adjustments and exposures, but includes gener		nterparty excludes those for se	curistisation exposures, addition	ral valuation adjustments (AVAs)	and other own funds reducti	ons related to the			
		And the State of t									

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Control oversements or centrol basis of substitution deversements or local and substitutes substitution deversements or local and substitution for substitution development florida for substitution developments or construction of substitution development of substitution development of which 1986 and which 1986 development of substitution of for substitution of control for montaneous on immovable sensenty of which 1986 developments of for substitution of control for substitution of control for substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution and convention with a ST credit assessment Coulded in substitution of convention with a ST credit assessment Coulded in substitution of convention with a ST credit assessment convention of convention with a ST credit assessment convention and convention with a ST credit a	0 0 8 1.013 0 0 0 0 0 0 0 0	0 0 0 8 1,013 6 29 0 0 0 0 0 0 0	0 0 0 0 1 1 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 721 1,016 49 50 0 0 0 0 0 0 0 0 0 0	0 0 721 1,016 55 52 0 0 0 0 0 0 0	0 0 0 0 11 52 0 0 0 0 0	0

O'Crisinal exposure, unifier Emposure value, is recorded before takins into account one office due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

Total value anisoments and movisions one counter of countement vacidates those for securitisation exposures, additional valuation adjustments (ANNA) and other corn funds reductions valuated to the

0	Original Exposure <sup>1</sup>	As of 30/ Exposure Value <sup>1</sup> 0		Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	As of 31 / Exposure Value <sup>1</sup>		Value adjustments and provisions <sup>2</sup>
0	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	
	0	0	0					
	53 0 23 516	0 53 0 23 288	0 0 0 0 288		0 0 33 0 23 589	0 0 0 33 0 23 323	0 0 0 0 0 0 323	
	2 3 0 0	0 1 0 0 0 0	0 1 0 0		2 4 0 0	0 1 0 0	0 1 0 0	
	0	0 0 0	0		0 0 0	0	0	

Opinional encourse, unified Encourse value, is recorated before taking into account any effect due to confit convenient factors or credit risk missiation techniques (a.o., abetitation effects).

Total value administrateds and crevisions our country of countermarky excludes those for securitisation excourse additional valuation administration factor own funds reductions related to the

		exposures, but includes gener		interparty excludes those for se	curstilation estimares, acquior	al Valuation acrosoments (Asses	a and deniar own rungs reduct	CITS REMARKS SO CITAL	
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	č	0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions Corporates	0		0		0		0	
	of which: SME	0		0		0	0	0	
	Retail of which: SME	0		0		0	0	0	
NORWAY	or which: SME Secured by mortgages on immovable property	0				0		0	
	of which: SME	ō	č	ō		ō	ō	ō	
	Exposures in default Items associated with particularly high risk	0		0	0	0	0	0	0
	Covered bonds	o o	č	0		0		0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakinas (CIU) Equity	0		0		0		0	
	Other exposures	0		0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

O 'Original executes, unified Execute value, is recorded before taking into account any effect due to make converse indices or modit risk mitidation techniques (e.g. substitution effects).

(O' Total value adjustments and creditions our counter of counterwards excludes those for securidation encounters, additional valuation adjustments (ANNs) and other own funds reductions related to the

		exposures, but includes gener		Interroanty exceptions tricket for se	curstilation estimares, acquior	ial valuation adjustments (AVAs	I and doner own lungs reduct	CITS REMARKS SO CITAL	
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)  Central governments or central banks	0				0		0	
	Regional governments or local authorities	ō	0	0		0	ō	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	852 620	191 463	38 458		1,975 495	418	84 347	
	Corporates	620	463			495	352	347	
	of which: SME Retail	31	29	25		33	90	26	
	of which: SME	2				1		0	
AUSTRALIA	Secured by mortgages on immovable property	103	88	42		37	33	14	
	of which: SME	36	32	13		37	33	14	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
i	Covered bonds	0	0	0		0	0	0	
i	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				U		U	
	Standardised Total <sup>2</sup>	m							0



# 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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)					55	60					
	Central governments or central banks Regional governments or local authorities	/2	/6	11		35	60	8				
	Public sector entities	0	0	0		ů	0	0				
	Multilateral Development Banks	1,122	1,122	ō		1,112	1,112	ō				
	International Organisations	5,357	5,357	0		3,177	3,177	0				
	Institutions	19,132	9,900	964		21,287	11,071	1,336				
	Corporates	18,687	6,005	5,412		18,842	7,178	6,506				
	of which: SME	2,639	1,152	856		2,840	1,246	889				
	Retail	8,380	4,081	2,986		8,074	3,884	2,837				
Consolidated data	of which: SME	754	433	250		759	425	243				
consonauted data	Secured by mortgages on immovable property of which: SME	788 175	648 170	232 58		748 188	616 183	217 64				
	or which: SME Exposures in default	480	210	297	146	516	163		230			
	Items associated with particularly high risk		0	0	240	0	100	113	2,0			
	Covered bonds	ő	o o	0		ŏ	ŏ	ŏ				
	Claims on institutions and comorates with a ST credit assessment	0	ō	0		ō	0	0				
	Collective investments undertakings (CIU)	170	170	9		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	1,556	1,556	707		1,302	1,302	813				
	Standardised Total <sup>2</sup>	55,744	29,127	10,619	292	55,112	28,562	11,930	349			

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Contral coverements or central basics  Actional accessments or local authorities  Multiturial Development Basics  Setterational Coverement Basics  Setterational Coverements  Setterati	61 0 0 0 0 5,031 5,338 1,241 8,114 753 666 91 367 0 0 0	55 0 0 2,499 1,998 405 3,991 435 530 167 0 0	1,774 354 2,919 250 192 35 234 0 0 0	101	441 0 0 0 0 0 6,184 5,538 1,430 7,817 7,606 609 404 0 0 0 0	49 0 0 0 3,839 2,433 444 536 107 121 0 0 0 0	375 2,772 242 194	185
	Other exposures Standardised Total <sup>2</sup>	1,330	1,330	707	247		1,302	813	304

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES  UNITED STATES  Gains on	overmentar or central seaks overmentar or foot and atthematic and forestoners from the central	0 0 0 4 131 5,827 0 0 2 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 133 1,646 555 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1333 5565 0 1 1 0 0 0 0 0	0	0 0 2 131 7,451 3,818 0 0 0 0 0 0 0 0	0 0 2 131 2,472 500 0 0 0 0 0 0 0	0 0 0 244 902 0 0 0 0 0 0 0 0 0	

GERMANY

		(2) Total value adjustments and exposures, but includes gener		interparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Contral overments or central basis Relacional coverments or local authorities Relational coverments or local authorities Relational Coverments or local authorities Relational Coverments Basis Buthanicos Cornecties of winds: STE Relati	0 0 0 0 2.113 3.405 216 16 0 0 0 0 0 0 0 0	0 0 0 43 0 2,113 572 145 4 0 0 0 0	0 0 0 0 44 495 73 3 3 0 0 0 0 0		0 0 13 43 664 2,936 223 14 0 0 0 8 8 0 0 0	0 0 0 43 664 757 153 4 0 0 0 0 0		o
	Standardised Total <sup>2</sup>				0				0



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach ABN AMRO Bank N.V.

	ADN APIKO BATIK N.V.								
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(min EUR, %))	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Contral community or control basis in basicand communities or food authorities Public sociolo entities Public sociolo entities Mallitarus (Conscionate Bank) Mallitarus (Conscionate Bank) Comprosites of which: 1968 Conscionates or communities or control of which: 1969 Conscionates or communities or control of which: 1969 Conscionates or communities or control of which: 1969 Conscionates of the control of which the control of which: 1969 Conscionates of the control of which the control of the control of which the control of	0 0 0 255 1011 1011 0 94 94 94 0 0	0 0 0 255 0 391 351 33 0 0 7 7 7 7 7 7 7 7 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 421 229 23 23 23 22 20 0 0		0 0 0 253 3 1,990 706 5 2 2 7 7 2 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 33 623 33 3 0 9 7,7 13 13 0 0	0 0 0 0 8 503 267 2 2 2 2 19 0 0 0 0 0	
	Conty	0	0	0					

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BELGIUM	Cartiel internationals as control and the No. No.  Cartiel international association and the Section of International Sectional International Sectional International Sectional International Sectional International Sectional International International Commissional International Int	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2,1122 1888 94 3 3 8 0 0 0 0 0	0 0 0 65 94 94 0 0 0 0		0 0 0 0 19 205 13 23 0 0 0 0 0	0 0 0 0 0 0 19 88 3 3 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 10 10 3 3 6 0 0 0 0	

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Control overmentals or control tables ( account devermental or control and other ( account devermental or rock and other ( account deverment account a	0 0 756 975 65 0 0 0 0 0 0	0 0 7556 975 62 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 780 968 0 47 2 0 0 0 0 0 0 0	0 0 780 969 6 6 0 0 0 0 0 0 0	0 0 0 1 1 43 0 0 0 0 0 0	0

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(min EUR. %)								
SWITZERLAND	Contral coverments or contral halos  Backed accomment or local authorities  Backed accomment or local authorities  Backed accomment Backed  Backed Coverment Backed  Back	0 0 38 0 23 539 2 5 5	0 0 38 0 23 289 0 2 2	0 0 0 0 0 0 289 0 1 1		0 0 10 0 24 565 3 7 7	0 0 10 0 24 314 1 2 0	0 0 0 0 1 314 1 1	
SWITZERLAND	Second by mortgage on Immovable property of which 1956 Second by Marchael Control of the Second Book of the	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

			nd provisions per country of co		ecuristisation exposures, additio				
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIR %L)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NORWA	Central exerciments or central sealed produced sourcements or local authorities and authorities are also and authorities and a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	
I	Chandardized Total <sup>2</sup>				0				0

		exposures, but includes gene		analysis y excludes close for a	сы возвол ехрозитец возос	rai valuatori alguloritiriti (AliA	ay and done demindred reduc	JOHN TEMPLE OF THE	
					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min 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 International Organisations	0	0	0				0	
	Institutions	1,555	316	63		2,169	542	108	
	Corporates	371	257	257		146	106	101	
	of which: SME	1	0	0		29	28	23	
	Retail	1	0	0		1	0	0	
AUSTRALIA	of which: SME Secured by mortgages on immovable property	70	24					0	
	of which: SME	30	34	1/		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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0		0		0		0	
	Other exposures	ō		ō		0	0	ō	
	Standardised Total <sup>2</sup>				0				0

Credit Risk - IRB Approach

	ABN AMRO Bank N.V.												
							IRB Ap	proach					
				As of 3	10/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and	Original E	1	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and
	(min EUR, %)		Of which: defaulted	- Initia		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments Institutions	96,561 14,374	0	98,077 12,306	1,075 1.718	0	0	97,011 12.464	18 0	98,900 10,783	1,033 1,905	107	1
	Corporates Corporates - Of Which: Specialised Lending	154,698 35,563	9,620 1.469	103,775 22.087	41,691 7.765	7,682 737	2,935 628	139,224 27,592	9,100 1,456	96,357 19.790	50,986 6,994	7,005 664	2,942 577
	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 1,253	173,471	15,717	1,189 659	409	181,370	1,877	173,097	15,508	1,355 637	383
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	165,050 4,096	1,253	163,308 3.711	12,423 656	46	151 41	164,871 4.036	1,25/	163,092 3.675	12,080 693	57	145
Consolidated data	Retail - Secured on real estate property - Of Which: non-:		1,146	159,598	11,767	613	110	160,835	1,139	159,417	11,387	579	104
	Retail - Qualifying Revolving	9,592	197	3,948	1,194	303	113	9,313	249	3,762	1,240	408	100
	Retail - Other Retail  Retail - Other Retail - Of Which: SMF	7,220 4,459	338 274	6,215 3,622	2,100 1.194	226 142	146 111	7,186 4,293	371 289	6,243 3,476	2,188 1.211	310 161	138 101
l	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	2,762	279 64	2,593	1,194	142	35	4,293 2,894	289	3,476 2.767	1,211	148	37
l	Equity	966	0	966	3.674	0		898	0	898	3.397	0	
	Other non credit-obligation assets				1,114						1,078		

(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. subs

								IRB Ap	proach					
					As of :	10/09/2020					As of :	31/12/2020		
			Original I	xposure¹	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	63,094	0	62,941	231	0	0	64,951	0	64,973	270	0	0
	Institutio		3,436	0	3,266	414	0	1	2,843	0	2,729	737	0	1
	Corporat		82,370	6,163	57,875	24,968	4,710	1,422	81,172	6,089	56,406	35,772	4,288	1,588
		Corporates - Of Which: Specialised Lending	7,408	147	6,054	2,444	127	42	7,356	184	6,053	2,457	157	40
		Corporates - Of Which: SME	25,829	2,189	22,086	7,973	1,958	483	25,160	2,213	21,349	9,977	1,921	435
	Retail		181,147	1,764	172,804	15,567	1,147	402	180,646	1,849	172,418	15,339	1,297	377
		Retail - Secured on real estate property	164,502	1,240	162,779	12,341	640	149	164,315	1,245	162,555	11,997	617	144
NETHERI ANDS		Retail - Secured on real estate property - Of Which: SME	4,087	107	3,702	655	46	40	4,026	118	3,665	691	57	41
NETTIEREA NOS		Retail - Secured on real estate property - Of Which: non-Sf	160,415	1,133	159,077	11,686	594	108	160,289	1,127	158,889	11,306	560	103
		Retail - Qualifying Revolving	9,526	191	3,907	1,166	290	110	9,245	242	3,722	1,208	391	98
		Retail - Other Retail	7,120	333	6,118	2,060	217	144	7,085	363	6,142	2,135	289	136
		Retail - Other Retail - Of Which: SME	4,455	274	3,619	1,193	142	111	4,289	289	3,472	1,210	161	101
		Retail - Other Retail - Of Which; non-SME	2,665	59	2,500	867	75	33	2,796	74	2,669	925	128	35
	Equity	n credit-obligation assets	655		655	2,317	0	0	664	0	664	2,274	0	0
	IRB Total													

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 Ap	proach					
			As of	30/09/2020					As of	31/12/2020			
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	6,748 788	0	6,748 753	46 57	0	0	6,501 898	0	6,501 862	1 68	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	12,908 7,530	599 595	7,709 4,826	2,688 1,959	430 429	231 215 0	9,946 6,059	697 690	6,460 4,030	2,198 1,535	372 366	230 215
	Retail Retail - Secured on real estate property	44 41	0	42 40	7 5	0	0	46 43	0	45 42	9 7	1 0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0 41	0	0 40	0 5	0	0	0 43	0	0 42	0 7	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	3	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME Equity	1 46	0	1 46	1	0	0	1	0	1 41	1 119	0	0
	Other non credit-obligation assets  IRB Total	-		10				1		-			

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

(min (ER, %)   067 sheet   0	0 0	Of which: defaulted	Risk exposure	Exposure		Original	adjustments	amount		As of :				
Comparison   Com	adjustm and th: provision od 0	Of which:		Exposure Value <sup>1</sup>		Original	adjustments	amount	Risk exposure					
Control banks and control governments   7,507   0   1,102   0   1,021   133   0   0   1,508   0   1,107   133   133   0   0   1,508   127   133   133   0   0   1,509   1,009	th: provision of the pr	Of which: defaulted 0		Value	Of which:					Exposure	Exposure <sup>1</sup>	Original		
1,222   0   1,023   193   0   0   1,368   0   1,167   193   0   0   1,000   0   1,000   1,000   0   0   0   0   0   0   0   0   0	0	0					provisions	Of which: defaulted		Value	Of which: defaulted		(min EUR, %)	
Corporates	0				0			0			0			
Composition of Which Secondary Continued Foundation   Side   0   295   161   0   1   597   0   397   149   0   140   1		0			0			0			0			
Copurates CO Which SPE   944 7 5313 102 22 1 853 6 695 97 1	9 12	119			28		12	129			29			Corp
Retail   Secured on yeal estate property   54   4   77   21   4   1   83   4   75   23   (6   10   10   10   10   10   10   10   1	1	0			0		1	0			0			
Retail - Secured on real estate property   52   1   50   8   0   0   51   1   46   8   1	1	28			6		1	22			7			
Retail - Secure for real earlier property of Whitch: SME   1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	6	23		4		1	4	21		4			Reta
GERMANY Retail - Secured on real estate property - Of Whitch: non-SI 52 1 49 8 0 0 51 1 48 8 1	0	1	8	48	1	51		0	8	50	1	52		
	0		0	0	0	0		0	0	1	0	1	Retail - Secured on real estate property - Of Which: SMI	GERMANY
	0	1	8		1				8		1			OLIG WATE
Retail - Other Retail 16 2 17 7 2 1 15 2 17 8	0	3			1		1	3	′		1			
Retail • Other Retail • Of Which: SME 1 0 1 0 0 0 0 0 0 0 0 0	1	3		17		15	1		1			10		
		9	l °	0	0	0				1 17	0	1		
Retail - Other Retail - Of Which: non-SME 15 2 17 7 1 1 15 2 16 8 5 6 8 0 68 150 0 0 46 0 46 57 0	1 0	3	97		2		1 1	1 1	160		2			Four
county 60 0 0 100 0 0 10	0	_	0/	40		40	0		100	- 00	0	- 00		
Other time reconstruction assets  188 Total		-	+	1										

(1) Oricinal 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 Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	1,643	0	1,581	3	0	0	799	0	736	2	0	0
	Institutions	1,258	0	1,186	242	0	0	1,009	0	959	210	0	0
	Corporates	7,809	312	6,179	3,016	497	36	7,263	367	5,618	2,885	504	54
	Corporates - Of Which: Specialised Lending	2,086	11	1,320	572	2	5	1,890	13	1,250	525	2	5
	Corporates - Of Which: SME	693	22	309	108	40	3	663	24		111	31	4
	Retail	89 75	1	82 71	13	0 0	0	87 73	1	81 70	13	3	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	/5	0	/1	,	0	0	/3	0	70	6	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	75	0	71		0		73		70			0
	Retail - Qualifying Revolving	/3	1	71	,	,		- 6	1	70	2	2	0
	Retail - Other Retail	8	n	7	3	n n	0	8	n n	- 7	3	n n	0
	Retail - Other Retail - Of Which: SME	ō	ō	ò	0	ō	ō	ő	ō	ò	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	8	0	7	3	0	0	8	0	7	3	0	0
	Equity	23	0	23	85	ō	ō	23	ō	23	72	ō	ō
	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 mitisation techniques (e.g., substitution effects).

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	3,838	0	4,841	56	0	0	3,692	0	4,813	54	0	0
	Institutions	2,731 6.621	176	1,796	241 2.088	71	0 75	2,540	184	1,622 5.252	233 2.173	0	0 66
	Corporates		1/6	5,171		/1	/5	6,818 217	189	5,252		132	66
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	234 3.524	118	183 2.920	42 966	42	34	3.447	120	168 2.850	38 960	57	32
	Retail	3,329 51	110	48	11	1 1	94	53	120	2,830	12	3/	32
	Retail - Secured on real estate property	35	n	34	6	n n	0	37	n n	37	6	n	0
	Retail - Secured on real estate property - Of Which: SME	3	ō	3	0	0	ō	4	0	4	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	32	0	31	5	0	0	33	0	33	5	0	0
	Retail - Qualifying Revolving	3	0	2	1	1	0	3	0	2	1	1	0
	Retail - Other Retail	13	1	12	4	1	0	13	1	12	5	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	12	1	12	4	1	0	13	1	12	5	1	0
	Equity	24		24	637		. 0	10		10	612		0
	Other non credit-obligation assets IRB Total												
	IRB Fotal												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
	Central banks and central governments	3,021	0	3,072	20	0	0	3,021	0	3,059	21	0	0
	Institutions	174	0	171	19	0	0	86	0	83	12	0	0
	Corporates	3,133	212	2,186	1,003	321	124	3,026	209	2,101	1,028	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	116	63	- 6	121	19	113	108	68	6
	Retail	158	10	147	47 27	19	2	155	10	145	48 25	21	2
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	112	,	110	0	11	1	107	6	105	Δ	11	0
BELGIUM	Retail - Secured on real estate property - Of Which: SHE  Retail - Secured on real estate property - Of Which: non-5	110		108	26	11		105		103	25	11	
	Retail - Secured on real estate property - Or Which: non-s Retail - Qualifying Revolving	110	,	108	26 8	11	1	105		103	Δ	11	
	Retail - Other Retail	28	2	26	12	3	1	30	2	79	14	7	1 1
	Retail - Other Retail - Of Which: SME	2.0		10	1			30		1	1	í	
	Retail - Other Retail - Of Which: non-SME	27	1	25	11	5	ĭ	29	2	27	13	6	1
	Equity	3	n	3	11	n n	i i	3	n	3	11	0	0
	Other non credit-obligation assets												
	TRR Total												

Control basis and control greenwants    Comparison   Control basis and control greenwants    Control basis and control green														
Control banks and central properties   Control banks an								IRB Ap	proach					
Control looks and costs of generalized   Companies					As of	30/09/2020					As of	31/12/2020		
Of which   Of which			Original	Exposure <sup>1</sup>		Risk exposure	amount	adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
Intertactions					Value						Value			provisions
Corporates Of Which: Specialised Lending   2,379   0   2,364   406   0   4   2,679   0   2,270   464   0   539   0   0   0   0   0   0   0   0   0				0			0			0				0
Corporate - Of Which Special Arrange   120   0   0   125   160   0   2   453   0   465   156   0   0   156   0   0   156   0   156   0   156   0   156   0   156   0   156   0   1				0			0	0		0				0
LUXEMBOURG   Real-Cover for the Cover for				0			0	4		0				3
Retail - Sourced on real estate property   S				0			0	- 2		0				2
LUXEMBOURG    Real - Secured on real estate property   0 Which. 391			165	0	158	38	0		178	0	170	92		0
LUXEMBOURG    Real - Secured on real earlies procepts - Of Which Steff   0			8	0	7	1	0		8	0	8	1	0	
LUAEMBUUKS  Read Source or net enter process - 0" which, word? 7 7 0 6 0 0 0 7 0 6 0 0 0 7 0 6 0 0 0 0		Retail - Secured on real estate property	7	0	6	0	0		/	0	6	0	0	0
Retail -Qualifying Recording         1         0         0         0         0         1         0         0           Retail -Qualifying Recording         0	LUXEMBOURG			0	0	0	0		0	0	0	0		0
Retail - Obser Retail	LONEI IDOONO		/	0	ь	0	0		/	0	6	0		
Retail - Other Retail - Of White: SME		Retail - Qualifying Revolving	1	0		0	0		1	0		0		0
Retail - Other Retail - Of Which: non-SME 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0 0 0			0		1	0			0		1	0	0	0
Equity 1 0 1 3 0 0 1 1 0 1 1 0			0			0						0	0	0
Equity 1 0 1 3 0 0 1 1 1 0				0	1						1			0
		Equity	1	0	1	3			1		1	1		0
Other non credit-obligation assets														

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	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 - Of Which: Specialised Lending	9,249 4,760	140	2,547 874	1,190 357	293	30	4,568 2,106	135	1,745	966 284	230	36 11
	Corporates - Of Which: SME	23	0	18	33/		ń	2,100	0	18	204		11
	Retail	42	,	38		2	0	50	1	47	6	2	0
	Retail - Secured on real estate property	39	n	37	4	2	0	47	n n	45	5	2	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-5	39	ō	37	4	2	ō	47	ō	45	5	2	ō
	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 Other non credit-obligation assets	3	0	3	12	0	0	3	0	3	6	0	0
													_
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	- Called		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 775	0	5 783	0 46	0	0 0	0 749	0	4 747	0 38	0	0
	Corporates - Of Which: Specialised Lending	2,354 1,503	466 418	2,024 1,348	477 343	127 125	207 197	2,312 1,443	346 304	1,949 1,279	435 290	40 31	158 149
	Corporates - Of Which: SME Retail	7 2	0	7 2	4 0	0	0	4 2	0	4 2	3	0	0
NORWAY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	1 0	0	0	0	0	0	2 0	0	0	0
IVORVVAT	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	6	0	6	0 11	0	0	0 6	0	0 6	0 12	0	0
	IRB Total												1

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	46	0	46	9	0	0	20	0	20	6	0	0
	Institutions	272	0	271	61	0	0	232	0	230	55	0	0
	Corporates	268	0	265	61	0	2	134	0	134	47	0	2
	Corporates - Of Which: Specialised Lending	89	0	86	35	0	2	80	0	80	32	0	2
	Corporates - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail	10	0	10	1	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property	9	0	9	1	0	0	10	0	10	1	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-S	9	0	9	1	0	0	10	0	10	1	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

<sup>(1)</sup> Orioinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects)

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	1/03/2021					As of 30	0/06/2021		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	97,761	11	99,913	784	15	2	107,859	11	110,040	811	57	2
	Institutions	11,226	0	9,688	2,174	0	1	10,223	0	8,712	1,896	0	0
	Corporates	135,609	8,898 1.283	96,220 18.496	53,220	7,101 1.360	2,752	132,723	7,980 752	93,471 15.283	49,155	5,724 491	2,106
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	24,343 30.423	2,399	18,496 25,387	9,964 11.055	1,360	464 528	19,488 30.924	752 2.282	15,283 25,696	6,419 10.935	1,684	245 476
	Retail	177,769	1,681	170.179	12,986	830	294	177.315	1,667	169.893	12,411	734	271
	Retail - Secured on real estate property	164,539	1,203	162,600	11.128	636	125	165,140	1.185	163.091	10.693	549	132
	Retail - Secured on real estate property - Of Which: SME	4.033	123	3,680	803	59	55	3.991	122	3,628	790	49	51
Consolidated data	Retail - Secured on real estate property - Of Which; non-Sh	160,506	1.080	158,920	10.325	577	81	161.149	1.063	159,463	9,944	500	81
	Retail - Qualifying Revolving	6.274	57	1.803	273	68	29	6.103	52	1,778	250	61	23
	Retail - Other Retail	6,955	421	5,776	1.585	126	130	6.072	430	5.025	1.468	124	116
	Retail - Other Retail - Of Which: SME	3,973	357	3,033	977	99	99	3,763	354	2,929	914	96	90
	Retail - Other Retail - Of Which: non-SME	2,982	64	2,743	607	27	31	2,310	76	2,095	554	28	25
	Equity	916	0	916	3,471	0		1,009	0	1,009	3,703	0	
	Other non credit-obligation assets				1,071						1,033		
	IRB Total <sup>2</sup>				73,706						69,010		

							IRB Ap	proach					
				As of 3	31/03/2021					As of	80/06/2021		
		Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	68,082	0	68,409	214	0	0	76,900	0	77,225	185	0	0
	Institutions	1,193	0	1,064	977	0	1	1,245	0	1,141	298	0	0
	Corporates	79,858	5,992	55,870	31,243	3,908	1,572	81,619	6,040	56,505	29,670	3,719	1,492
	Corporates - Of Which: Specialised Lending	6,925	143	5,784	2,791	116	54	7,104	168	5,900	2,227	72	49
	Corporates - Of Which: SME	24,713	2,198	21,101	9,193	1,656 811	494 292	24,994	2,074	21,252	9,036	1,494 716	433
	Retail - Secured on real estate property	177,106 163.984	1,663	169,558 162,063	12,886 11.051	623	134	176,670 164,596	1,644	169,287 162,563	12,312 10.615	716 536	268 131
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	4.023	1,193	3.672	11,051	623 59	139	3.982	1,174	3,619	10,615 748	5.9b 49	131 51
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Sh		1.070	158.391	10.249	564	79	160.614	1.052	158,944	9.867	487	80
	Retail - Qualifying Revolving	6,274	57	1.803	273	68	79	6.103	52	1.778	250	61	23
	Retail - Other Retail	6,848	413	5,693	1.561	121	129	5.971	419	4 947	1.447	119	114
	Retail - Other Retail - Of Which: SME	3,970	357	3,030	977	99	99	3,760	354	2,927	913	95	90
	Retail - Other Retail - Of Which: non-SME	2,878	56	2,662	584	22	29	2.211	65	2,020	534	23	24
	Equity	683	0	683	2.336	0	0	783	0	783	2.587	0	0
	Other non credit-obligation assets			1111				-		110			
	TOO Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	6,666	0	6,666	1	0	0	6,455	0	6,455	0	0	0
	Institutions	986	0	962	82	0	0	763	0	741	85	0	36
	Corporates Corporates - Of Which: Specialised Lending	8,651 5.020	653 645	5,622 3.318	4,397 3,432	1,060 1.056	198 191	5,331 1.354	115 100	3,413 975	1,686 854	158 146	36 32
	Corporates - Of Which: SME	9,020	0.45	3,310	3,432	1,056	191	35	100	32	6	146	32
	Retail	42		47	-	0	0	39		39	7	0	
	Retail - Secured on real estate property	42	ő	42	6	ő	o o	38	ő	38	7	ő	ő
LINUTED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sh	42	0	42	6	0	0	38	0	38	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	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	0	0	0	0	0	0	1	0	1	0	0	0
	Equity Other non credit-obligation assets	45		45	127	0	0	55		55	161	0	
	Other non credit-obligation assets												

								IRB Ap	proach					
					As of 3	31/03/2021					As of	80/06/2021		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	inks and central governments	6,751 1.446	0	7,026 1,288	18 216	0	0	7,150 1,287	0	7,516 1,131	21 312	0	0
	Corporate		5,379	26	3,513	1.455	111	15	5.291	23	3,412	1.499	103	7
		Corporates - Of Which: Specialised Lending	465	0	348	138	0	2	368	0	282	105	0	0
		Corporates - Of Which: SME	859	5	507	119	19	1	912	5	523	122	24	1
	Retail		69	3	62 47	11	1	1	72 55	4	66 52	11 8	1	1 0
		Retail - Secured on real estate property	51	1	4/			0	55	0	52	8	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	51	0	47	7	0	0	54		52		0	0
		Retail - Qualifying Revolving	0	n n	0	n	0	0	0	i i	0	0	0	0
		Retail - Other Retail	18	2	14	3	ō	ō	17	3	14	3	ō	1
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	18	2	14	3	0	0	17	3	13	3	0	1
	Equity		38	0	38	73	0	0	37	0	37	70	0	0
	Other non	credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	908	0	843	9	0	0	1,526	0	1,460	8	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,270	485	7,935	5,053	1,017	58	9,637	453	8,179	5,119	908	75
	Corporates - Of Which: Specialised Lending	1,826	54	1,338	1,016	47	4	1,701	94 37	1,222	701	13	1 2
	Corporates - Of Which: SME	773	33		144	47	4	901	37	492	179	44	
	Retail	81	1	74	7	0	0	77	2	71	7	0	0
	Retail - Secured on real estate property	71	0	68	6	0	0	67	0	65	5	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0	0	0	0	0	0
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non	St 71	0	68	6	0	0	67	0	65	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SMF	10	1	6	1	0	0	10	2	6	1	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	0
	Equity	23		23	73		0	23		23	74	0	-
	Other non credit-obligation assets												
	IRB Total												

### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

ABN AMRO Bank N.V.

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		1
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	3,578	0	4,679	68	0	0	3,121	0	4,159	66	0	0
	Institutions	2,699 6,947	0 190	1,835 5.356	249 3.076	0 75	0 65	2,534 7.338	0 186	1,677 5,493	381 3.435	0 75	0 55
	Corporates	191	190	5,356 180	3,076	/5	65	7,338 180	186	155	3,935	75	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,494	137	2.918	1.318	51	30	3.523	138	2,899	1,309	51	31
	Retail	54	1	53	10	0	0	52	1.00	51	10	0	0
	Retail - Secured on real estate property	42	ō	41	7	ō	ō	41	ō	40	7	ō	ō
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1		0	4		4	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	38	0	37	6	0	0	37	0	36	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	1	11	3	0	0	11	1	11	3	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	12	1	11	3	0	0	11	1	10	3	0	0
	Equity Other non credit-obligation assets	10	0	10	622		0	10		10	602	0	-
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		inks and central governments	2,992	0	3,044	24	0	0	5,317	0	5,367	19	0	0
	Institution		469	0	466	49	0	0	78	0	75	15	0	0
	Corporate		3,142	211	2,191	1,488	392	127	3,376	240	2,378	1,640	372	103
		Corporates - Of Which: Specialised Lending	117	0	90	19	0	0	120	0	94	21	0	0
		Corporates - Of Which: SME	151	18	123	121	59	6	154	19	140	126	52	6
	Retail		132	6	125	27	7	1	128	6	122	28	8	1
		Retail - Secured on real estate property	105	3	102	18	4	0	103	3	101	20	4	0
BELGIUM		Retail - Secured on real estate property - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
DEEGIG!		Retail - Secured on real estate property - Of Which: non-SP	104	3	101	18	4	0	102	3	99	20	4	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	27	2	23	9	3	1	25	3	21	8	4	1
		Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
		Retail - Other Retail - Of Which: non-SME	25	2	21	8	3	1	24	3	20	7	3	1
	Equity		3	0	3	- 11	0	0	3	0	3	12	0	0
		credit-obligation assets												

								IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central b Institutio	anks and central governments	296 132	0	296 131	0 15	0	0	295 182	0	295 181	0 32	0	0
	Corporati		2.718		2.264	15 497	0	0	2.686	0	2.156	32 781	0	
	Corporati	Corporates - Of Which: Specialised Lending	431	0	387	157	0	1	2,666	0	2,130	89	0	0
		Corporates - Of Which: SME	127	ō	119	30	ō	ō	127	ō	118	38	ō	ō
	Retail		7	0	8	0	0	0	5	0	6	0	0	0
		Retail - Secured on real estate property	7	0	7	0	0	0	5	0	5	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXLINDOUNG		Retail - Secured on real estate property - Of Which: non-Si	7	0	7	0	0	0	5	0	5	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Other Retail - Of Which: SMF	0	0	1	0	0	0	0	0	1 0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	,	0		0			1	0	0	0
	Equity	Recall - Outer Recall - Of William Hot-SHE	1	0	i	1	0	0	ĭ	0	i	1	0	0
		credit-obligation assets		Ů			ŭ			ŭ			Ů	, in the second
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	133	0	133	0	0	0	93	0	93	0	0	0
	Institutions	1,011	0	997	90	0	0	850	0	836	93	0	0
	Corporates	3,463	137	1,333	1,208	215	26	2,910	96	986	716	22	17
	Corporates - Of Which: Specialised Lending	1,663	0	437	218	0	1	1,217	0	224	148	0	0
	Corporates - Of Which: SME	17	0	12	3	0	0	21	0	15	5	0	0
	Retail	51	0	49	5	2	0	45	1	44	5	2	0
	Retail - Secured on real estate property	50	0	49	5	2	0	45	1	44	5	2	0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-S	50	0	49	5	2	0	45	1	44	5	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	3	0	3	6	0	0	3	0	3	6	0	0
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks and central governments	0	0	23	3	0	0	0	0	20	3	0	0
	Institution:		762	0	760	36	0	0	722	0	720	73	0	0
	Corporates		2,323 1.449	360 316	1,913 1,271	774 529	37 27	167 158	2,193 1.303	314 307	1,752	917 600	141 129	143 143
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,449	316	1,2/1	529	2/	158	1,303	307	1,114	600	129	143
	Retail	Corporates • Or Wildi: SHE		0		0		0		0			0	
	Recall	Retail - Secured on real estate property	2	0	2	0		0	2	0	2	0	0	
		Retail - Secured on real estate property - Of Which: SME	ñ	0	n	0	0	0	n	0	n	0	0	0
NORWAY		Retail - Secured on real estate property - Of Which: non-Si	2	ō	2	ō	ō	ō	2	ō	2	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	n n		n	0		0	n n	0	0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		6	0	6	12	0	0	6	0	6	11	0	0
	Other non e	redit-obligation assets												

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
	Central banks and central governments Institutions	20	0	20	7 72	0	0	20	0	20 448	7 97	0	0
	Corporates	327 119	0	326 121	55	0	0	450 116	0	118	53	0	0
	Corporates - Of Which: Specialised Lending	65	0	65	24	0	î	65	0	65	25	0	0
	Corporates - Of Which: SME	0	ō	0	0	ō	ō	3	ō	3	1	ō	ō
	Retail	11	0	11	1	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property	11	0	11	1	0	0	10	0	11	1	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-SI	11	0	11	1	0	0	10	0	11	1	0	0
	Retail - Qualifying Revolving	0			0		0			0		0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	_		_		_		_		_			
I	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 effect



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	162 54	162 54	0	0	162 54	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		540 945	540 945	0	0	540 945	0	0	0	0	0	0	0	
[10Y - more Total		60 1,761	1,761	0	0	60 1,761	0 0	0 <b>0</b>	0	0	0	0	0	0
[ 0 - 3M [		747 465	747 465 458 1,047	0	0	747 465 458 1,047 1,162	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Belgium	458 1,047 1,162	1,162	0 0 0	0	458 1,047 1,162	0	0 0 0	0	0 0	0	0	0 0	
[10Y - more		596 4,474	596 4,474	0	0	596 4,474	0	0	0	0	0	0	0	4
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Bulgaria													
[10Y - more														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
f 10Y - more Total	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Czech Republic													
[10Y - more	1	0	0	0	0	0	0	0	0	0	0	0	0	
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「		0 20 112	0 20	0	0	0 20 112	0	0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Denmark	26 27	20 112 26 27	0	0	26 27	0	0	0	0	0	0	0	
[10Y - more Total		30 215	30 215	0	0	30 215	0	0	0	0	0	0	0	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off balar	ce sheet	
	, ( <u>.</u>							Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet 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	of which: Financial assets at	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [		0 316 366	0 316	0	through profit or loss	comprehensive income  0 316	0	0	0	0	0	0	0	
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Finland	366 318 497 271 0 1,768	0 316 366 318 497 271 0	0 0 0 0 0	0 0 0 0	0 316 366 318 497 271 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0
To - 3M	France	0 564 397 415 707 746	0 564 397 415 707 746 125	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 564 397 415 707 746 125 2,955	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Germany	1,245 305 563 587 1,589 2,603 764	1,245 305 563 587 1,589 2,603 764	0 0 0 0 0	0 0 0 0 0	796 305 563 587 1,589 2,599 764	449 0 0 0 0 0 4	0 0 0 0 506 0	0 0 0 0 8,052 0	0 0 0 0 0	0 0 0 0 0	0 0 20 0 0	0 0 0 0 0	
Total  [ 0 - 3M	Croatia	7.656	7.656	0	9	7,204	453	505	8.052	0	,	20	0	,
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece													
13Y - more   Total   10 - 3M	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
0 - 3M     13M - 1Y     1Y - 2Y     1Y - 2Y     13Y - 5Y     13Y - 5Y     10Y - more	Latvia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2020	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	0 0 71 141 0 69 23	0 0 71 141 0 69 23	0 0 0 0 0	0 0 0 0 0	0 0 71 141 0 69 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	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	Malta													
Total  [ 0 - 3M    [ 3M - 1Y    [ 1Y - 2Y    [ 2Y - 3Y    [ 5Y - 10Y    [ 10Y - more  Total	Netherlands	709 311 582 548 663 1,223 1,335 5,371	709 311 582 548 663 1,223 1,335 5,371	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 311 524 538 645 1,183 1,298	709 0 58 10 17 40 37	0 0 171 0 0 0 2 5	1 0 13,543 0 0 6 6	0 0 808 0 0 0	6 6 6,866 0 0 0 0 0	1 20 1 0 0 1,476 2	0	173
[ 0 - 3M [	Poland	0 0 0 0 0 0 0 0 473	0 0 0 0 0 0 0 0 0 473	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 473	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0,576	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	173
Total  [ 0 - 3M   17    [ 3M - 17    [ 17 - 27    [ 27 - 37    [ 37 - 57    [ 57 - 107    [ 107 - more total	Portugal	113	4,5	J	J	43	·	J	Ţ.	Ţ	Ţ.	Ţ	Ţ.	
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Romania													
10 - 3M	Slovakia													
Total   Tota	Slovenia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet 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	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [		0 181 0	0 181 0	0 0 0	through profit or loss	comprehensive income  0 181 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Spain	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	14
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Sweden													
[ 0 - 3M [	United Kingdom	0 0 0 0 0 0 0 297	0 0 0 0 0 0 0 0 297	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 297	0	24 0 0 0 0 0 0 0	830 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 107 0	0	2
10 - 3M     13M - 1Y     13M - 1Y	Iceland		M.	·	·				***	·		**	•	•
[ 0 - 3M [	Liechtenstein													
13Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [19Y - more Total	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	24
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 0 0 92 714 301 0	0 0 0 92 714 301 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 92 714 301 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
T 0 - 3M	Hong Kong													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.	·						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	espesare amount
[ 0 - 3M [	Japan	1,317 1,195 0 0 0 0 0	1,317 1,195 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1,317 1,195 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	167
[ 0 - 3M [	u.s.	452 949 1,611 1,602 1,598 0 0	452 949 1,611 1,602 1,598 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	452 949 1,611 1,602 1,598 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 67 0 0 0	0 0 814 0 0 0 0	0 0 0 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 [	China													
[ 0 - 3M [	Switzerland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 55 0 0	0 0 0 870 0 0	0 0 0 3 0 0	0 0 0 397 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	9
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Other Central and eastern Europe countries non EEA			J.		J	J	J		j		j	3	Ţ.
Total	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6 0 0 0 0	133 0 0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1
[ 0 - 3M [	Latin America and the Caribbean	0 0 10 0 0 0 0 8	0 0 10 0 0 0 0 8	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 10 0 0 0 8	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	149



#### General governments exposures by country of the counterparty

						ABN AMRO Bank N.V.							
						As of 31/12/2020							
					Direc	t exposures							
(min EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
							Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sh	neet exposures	
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
Africa	0 0 4 0 19 15 1	0 0 4 0 19 15 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 4 0 19 15 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	78
Others	532 26 25 262 562 665 549	532 26 25 262 562 665 549	0 0 0 0 0	0 0 0 0 0	532 26 25 262 557 665 549	0 0 0 0 5 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
	Country / Region  Africa	Country / Region  Total gross carrying amount of non-derivative financial assets     O	Total gross carrying amount of non-derivative financial assets   Total carrying amount of non-derivative financial assets (net of short positions)	Country / Region  Total gross carrying amount of non-derivative financial assets  assets (net of short positions)  of which: Financial assets held for trading  Africa  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 held for trading   Of which: Financial assets designated at fair value   Of which: Financial assets held for trading   Of which: Financial assets designated at fair value   Of which: Financial assets held for trading   Of which: Financial assets   Of which: Financial as	Country / Region   Total gross carrying amount of non-derivative financial assets   Total carrying amount of non-derivative financial assets   Compared to the positions   Country / Region   Total gross carrying amount of non-derivative financial assets   Compared to the positions   Compared to the positions	Country / Region   Total gross carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Total carrying amount of non-derivative financial assets (net of short positions)   Tot	Country / Region   Total gross carrying amount of non-derivative financial assets (net of about positions)	Country / Region   Total gross carrying amount of non-derivative financial assets held for trading   10   10   10   10   10   10   10   1	(min EUX)  Total gross carrying amount of non-derivative financial assets held for trading  of which: Financial assets held for trading  Africa  Africa  Total gross carrying amount of non-derivative financial assets held for trading  of which: Financial assets the fire value through profit or loss  of which: Financial assets at carrying amount of non-derivative financial assets and assets at positions)  of which: Financial assets at carrying amount of non-derivative financial assets at positions  of which: Financial assets at carrying amount of non-derivative financial assets at amortised cost.  On which: Financial assets at carrying amount of non-derivative financial assets at amortised cost.  On which: Financial assets	Country / Region   Total gross carrying amount of non-derivative financial assets (resi of short positives)	(min EUR)  Total gross carrying amount of non- defiviative financial assets in head for trading    Antia   Carrying amount of	Country / Region   Total gross carrying amount of non-derivative financial assets with region of tracing positions)   Total carrying amount of non-derivative financial assets with region of tracing positions in the derivative financial assets with region of the tracing protect or law assets with region of the tracing protect or law assets with region of the tracing protect or law assets with region of the tracing protect or law assets with region of the tracing protect or law assets with region of the tracing protect or law assets with region of the tracing protect or law assets with region of the tracing protect or law assets with region of the tracing protect or law assets with region of the law assets with regio

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria	0 0 162 53 53 929 52 1,732	0 0 162 53 536 929 52 1,732	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 162 53 536 929 52 1,732	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Belgium	403 290 535 533 882 1,149 1,265 5,058	403 290 535 533 882 1,149 1,265 5,058	0 0 0 0 0	0 0 0 0 0	403 290 535 533 882 1,148 1,259 5,051	0 0 0 0 1 6	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	6
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark	0 0 106 25 52 0 29	0 106 25 52 0 29	0 0 0 0 0 0	0 0 0 0 0 0	0 106 25 52 0 29	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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	Estonia											,		



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Finland	0 0 67 486 142 124 0	0 0 677 486 142 124 0 <b>1,428</b>	0 0 0 0 0	0 0 0 0	0 0 677 486 142 124 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 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 [	France	0 155 890 177 743 523 116 <b>2,604</b>	0 155 890 177 743 523 116 <b>2,604</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 155 890 177 743 523 116 <b>2,604</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Germany	358 645 710 1,185 1,407 2,037 557 6,900	358 645 710 1,185 1,407 2,037 557 6,900	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 645 710 1,185 1,405 2,035 557 6,547	347 0 0 1 2 2 0 352	6 9 29 122 117 69 48	500 518 825 1.975 2.550 1,175 400 7,943	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
Total     Total	Croatia	5,70	0.300	·	·	3.24	32	400	1333	v	•		v	
[0-3M] [3-3M] [3-3M] [17-2Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total [0-3M]	Greece													
[ 3M - 1Y [	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
To - 3M	Latvia													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	citivo fair value	Dariyatiyas with	negative fair value			
								Derivatives with po	siuve iaii value	Derivatives with	negative fall value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			,,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Lithuania													
[3Y - 5Y     F5Y - 10Y     10Y - more   Total														
Total   0 - 3M     3M - 1Y		0	0	0	0	0	0	17 0	369 0	0	0	0	0	
[ 0 - 3M [	Luxembourg	71 140 0	71 140	0	0	71 140 0	0	0	0	0	0	0	0	
		133 22 365	0 133 22 365	0	0	133 22 365	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [		365	365	0	0	365	0	17	369	0	0	0	0	0
[ 1Y - 2Y [	Malta													
「10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [		903 376	903 376	0	0	310 326	593 50	23 23	1.954 2.328 318	9 28	400 1.012 2.181	0 21 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Netherlands	903 376 504 502 552	504 502 552	0	0	310 326 476 480 538 1,074 1,280	593 50 28 22 14 118	6	318 2	28 108 18	2.181 250 0	0	0	
I 10Y - more		1,192 1,365 <b>5,394</b>	903 376 504 502 552 1,192 1,365 5,394	0	0	1,074 1,280		1 5	5 6	155 276 <b>594</b>	504 725	1.398	0	261
Total [ 0 - 3M [ [ 3M - 1Y [		5,394 0 0	5,394 0 0	0 0	0	<b>4,484</b> 0 0	910 0 0	59 0 0	4,618 0 0	0 0	5,072 0 0	1,421 0 0	0	261
[ 1Y - 2Y [	Poland	0 0	0 0	0 0	0 0	0	0 0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more		0 441	0 441 <b>441</b>	0	0	0 441	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		441	441	0	0	441	0	0	0	d	0	U	0	162
[ 1Y - 2Y [	Portugal													
[37 - 57   [57 - 107   [107 - more Total														
[ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Romania													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
[10Y - more Total [0 - 3M [ [3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Slovakia													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total   0 - 3M     3M - 1Y														
[ 3M - 1Y [	Slovenia													
[3Y - 5Y     5Y - 10Y     10Y - more   Total														
Total	1													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Spain	80 0 0 0 0 0 0	80 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	80 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4
Total	Sweden		33	,		35	,		,	Ţ		j	Ü	
[ 0 - 3M [	United Kingdom	0 0 0 0 0 0 0 284	0 0 0 0 0 0 284	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 284	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	180 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 113 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - 10Y     110Y - more	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Australia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	25
[ 0 - 3M [	Canada	0 0 0 267 661 247 0	0 0 0 267 661 247 0 1,175	0 0 0 0 0	0 0 0 0 0	0 0 267 661 247 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Hong Kong													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Japan	89 380 0 0 0 0 0 0	89 380 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	89 380 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	40
[ 0 - 3M [	u.s.	85 1,429 2,574 1,195 1,089 0 0	85 1,429 2,574 1,196 1,089 0 0	0 0 0 0 0	0 0 0 0 0	85 1,429 2,574 1,196 1,089 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 52 0 0 0 0	0 0 843 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	China													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Switzerland	0 0 0 0 0 0 0 2	0 0 0 0 0 0 2 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 2	0 7 7 22 3 0 0	0 1.986 192 351 285 0 0	0 0 1 2 1 0 0	202 79 292 318 153 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2 3 0 0 0 0	175 38 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
To - 3M	Latin America and the Caribbean	0 2 4 0 0 0 5	0 2 4 0 0 0 5	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 4 0 0 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	120



#### General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.	•						
							As of 30/06/2021							
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance sl	heet 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 3 0 16 0 15 1	0 3 0 16 0 15 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 0 16 0 15 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Others	0 0 25 529 626 312 519	0 0 25 529 626 312 519	0 0 0 0 0	0 0 0 0 0	0 0 25 526 626 312 519	0 0 0 4 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total		2,012	2,012	0	0	2,008	4	0	0	0	0	0	0	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after of setting 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, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, 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, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



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

<u>_</u>										Dalik IV.V.								
					As of 30/09/202	0							ı	As of 31/12/202	0			
		Gre	oss carrying amo	ınt		Accumulat changes in provisions	ted impairment, ac 1 fair value due to 1 4	cumulated credit risk and	Collaterals and financial		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	nich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perform	ing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforn	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	caposures		Of which Stage 3	exposures
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	1	0	0	o
Central banks	766	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	5,840	0	0	0	0	0	0	0	0
Other financial corporations	825	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	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	c	0	0	0	465	0	0	0	0	0	0	0	0
General governments	1,551	18	0	0	0	c	0	0	0	1,092	0	18	18	18	0	0	0	9
Credit institutions	16,989	0	0	0	0	2	2 0	0	0	8,275	0	0	0	0	2	0	0	0
Other financial corporations	40,114	84	97	97	97	15	5 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	100,323		1,877	1,275	1,275	31	60	21	416

<sup>&</sup>quot;For the definition of non-performing exposures selesse refer to COMPRISION INPELENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related influxctions, subtilité 29

[1] Institutions report here collective allowances for incurrent but not reported losses (naturentes à a anorissed cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)

[2] Institutions report here specific allowances for financial assist, individually and collective-delivered estimated instruments at anorissed cost) and changes in fair value due to credit risk and provisions (instruments at fair value other than HFT)

[3] Institutions report here specific allowances for financial assist, individually and collective-delivered estimated instruments and accumulated inspariments and accumulated inspariment



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

					As of 31/03/2021	L								As of 30/06/202	1			
		Gros	s carrying amo	unt			ed impairment, accu fair value due to cre		Collaterals and financial		Gro	ss carrying amou	nt <sup>5</sup>			ed impairment, a fair value due to 5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning¹	On performing	On non-performin	g exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perform	ning <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	0	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	65,763	0	0	delauited	,	2		, ,	0	74,372		0	uerauiteu	,	3	0	,	
Debt securities (including at amortised cost and fair value)	43,253	0	0	0	0	1		0	0	41,966		0	0	0	1	0	0	
Central banks	125	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	35,620	0	0	0	0	1	0	0	0
Credit institutions	5,670	0	0	0	0	0	0	0	0	5,490	0	0	0	0	0	0	0	0
Other financial corporations	850	0	0	0	0	0	0	0	0	855	0	0	0	0	0	0	0	0
Non-financial corporations	1	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)	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
General governments	1,112	32	11	11	11	2	. 0	0	9	1,106	2	11	11	11	1	1	1	. 0
Credit institutions	14,991	0	0	0	0	2	. 0	0	0	13,123	0	0	0	0	4	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	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
amortised cost	,			,	,				,-			,		,				
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

<sup>1/5</sup> for the difference of non-performing exposures please netrie to COMMISSION INPERMENTING ESCLANTON (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions spect here collective allowances for incurrent but not reported looses (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 exported. Institution in the contraction of the contraction in the contract



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

<sup>(1)</sup> 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

<sup>&</sup>lt;sup>©</sup>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 F18.00 / F19.00), 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.



#### Forborne exposures

ABN AMRO Bank N.V.

			As of 31/	03/2021					As of 30	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ing amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR)  Cash balances at central banks and other demand deposits	0	0	0	0	0	0	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	
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 <sup>2</sup>												
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					

<sup>(1)</sup> 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 F18.00 / F19.00), 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.

			AS 01 3	0/09/2020					AS 01 3	1/12/2020					As of 3	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
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 guarrying	4.919	907	907	4.919	398	0	4.071	860	860	4.071	389	0	3,665	626	626	3.665	324	0	2.265	222	222	2.265	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	1.933	143	143	1.933	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	9,103	677	677	9,062	295	0	8,685	558	558	8,669	216	0	8,704	664	593	8,704	187	0	7,826	559	559	7,826	177	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
3 Information and communication	1.042	23	23	1.042	11	0	868	21	21	868	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	1,783	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 artivities	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	2 906	0	71.038	6.696	6.571	70.733	2 914	0	68 720	6,702	6.493	68 462	2 725	0	64 024	5,728	5.607	63.767	2.098	0

<sup>(1)</sup> 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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



### Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ı								As of 30	09/2020															As of 31/1	12/2020							
	Gross o	anying amount						,	Accumulated im	sairment, accumul	lated negative chan	nges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						Ac	ccumulated impa	irment, accumu	slated negative chi	anges in fair vali	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in		Of which: exposures with forbiarance measures	Of which: Unlikely to pay		Performing	Of which: exposures with forbearance measures	with significant increase in		Of which: exposures with forbearance measures	Of which: Unlikely to pay	Public guarantee received in the	Inflows to		Performing	Of which: exposures with forbeasings measures	with significant increase in		Of which: exposures with forbiarance measures	Of which: Unlikely to pay			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay	Public guarantee received in the	Inflows to
(min EUR)				credit risk since initial recognition but not credit- impaired (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days				credit risk since initial recognition but not credit- impaired (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days	context of the CDVID-19 crisis					credit risk since initial recognition but not credit- impained (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days				credit risk since initial recognition but not credit- impained (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days	contact of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant mositoria	17,346	16,794	853	5,030	553	200	535	267	160	27	120	107	52	100		175	3	3			0	۰	0	0	0	0	۰		0	۰	0	۰
of which: Households	2,606	2,570	45	859	36	4	33	32	25	1	16	6	1	4	۰	5	0		0		0		0	0	0	0		0	0	0	0	۰
of which: Collateralised by residential immovable property	581	573	10	198		1		5	4	0	2	1		1	۰	1	0		0		0		0	0		0	۰	0	0	0	0	
	14,642	14,125	805	4,161	516	204	502	234	133	26	102	101	52	96		169	3	3	0	0	0		0	0	0	0		0	0	0	0	
	4,864	4,775	218	1,663	89	24	83	70	49	5	38	22	9	19	0	26	0		0	0	0		0	0	0	0	0	0	0	0	0	
	9,658	9,454	5.79	2,807	204	76	202	98	71	21	54	27	18	27	0	52	1	1	0		0	۰	0	0		0		0		0	0	

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing			Performing			Non-performi	ing					Performing			Non-perform	ing			Performing			Non-performi	ng			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures wit fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- implied (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monitoria	205	198	0	78	7	۰	s	10		0	7	1	۰	0	۰	1	16,376	15,647	886	4,313	729	246	506	291	129	25	82	152	71	97	۰	255
of which: Households		0	0		0		0	0	0	0	0	0	0	0	0	0	2,503	2,437	57	646	67	12	55	38	23	1	14	16	3	13	0	34
of which: Collateralised by residential immovable property		0	0		۰	0	0	۰	0	0	0	0	۰	0	0	0	507	499	30	105	9	2	0	4	3	0	2	2	0	2	0	3
of which: Non-financial corporations	205	198	0	78	7	0	5	10		0	7	1	۰	0	0	1	13,775	13,112	626	1,660	663	234	530	252	136	24	69	136	8	84	0	221
of which: Small and Medium-sized Enterprises	67	67	0	34	1		0	7	7	0	6	0	۰	0		0	4,673	4,490	265	1,499	163	40	155	80	47		36	33	13	20	0	93
of which: Collaboralised by commercial immovable property		0	0		0		0		0		0	0				0	9,168	8,852	553	2,305	316	101	33	82	51	30	34	31	19	16	0	103

								As of 30)	09/2020															As of 31	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ř	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not chedit- impained (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures.	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpaind (Stage 2)		Of which: exposures with forbisirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbearance melasures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: epposizes with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	230	214	60	132	16	6	16	s	1	1	1	3	1	3	196	10	402	390	214	281	22	16	22	4	0	0		4	2	4	331	s
of which: Households	3	3			0				0			0				۰	3	3						0	۰			0				
of which: Collateralised by residential immovable property		0			0				0			0				۰	0				۰			0				0				
of which: Non-financial corporations	227	211	58	129	16	6	36	5	1	1	1	3	1	3	193	10	399	377	212	278	22	16	22	4	۰	0		4	2	4	329	s
of which: Small and Medium-sized Enterprises	76	72			5			2	1			1				3	106	102			5			2	۰			1				
of which: Collaboralised by commercial immovable property	23	22			1				0			0				۰	33	32			1			0				0				1



## Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02. ABA NAMO Bark N. V.

ı								As of 31,	(03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures w forbearance measures	Of which: Instruments with significal increase in cred risk sin initial recognition is not credit- impained (Stage 2)	ce C	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbeirunce measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- inspaired (Stage 2)	Non-performi	ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria		0	0	۰	0	0	٥	0	0	0	۰	0		0	0	0	0	0	٥	0	0	0		0	0	0	۰	0	0	0	0	۰
of which: Households		0	0	۰	0	0	0	0	0	0	۰	0	0	0	0	0	0	0	0	0	0	0		٥	0	0		0	0	0	0	0
of which: Collaboralised by residential immovable property		0	0		0		0	0	0	0	۰	0		0	0	0	0	0	0		0	0		٥		0		0	0			
of which: Non-financial corporations		0	0		0		0	0	0	0	۰	0		0	0	0	0	0	0		0	0		٥		0		0	0			
of which: Small and Medium-sized Enterprises	0	0	0		0	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0		0		0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	۰	0	0	۰	0		٥	0	٥	0	۰	0		0	0	0	0		0	۰	0	0		0		0		0	0	0	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi	ng			
(min EUR)			Of which: soposures wit forbearance measures	Of which: instruments with significant increase in could risk since initial recognition but not could- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Skige 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit rak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: United to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	16,110	15,191	986	4,262	920	316	771	402	234	43	185	168	49	123	0	214	15,549	14,597	995	4,160	952	426	803	379	207	33	167	172	76	131	0	39
of which: Households	2,460	2,382	67	661	76	21	62	73	55	3	50	10	4	14	0	14	2,367	2,300	73	679	88	31	72	24	52	3	47	22	12	18	0	4
of which: Collaboralised by residential immovable property	462	457	9	104	15	4	13	6	4	0	3	3	1	2	0	2	443	425	9	100	18	5	16	7	4	0	3	3	1	3	0	1
of which: Non-financial corporations	13,595	12,753	918	3,550	842	295	709	328	178	40	135	150	45	110	0	199	13,067	12,223	920	3,458	854	395	731	304	154	30	120	150	63	113	0	35
of which: Small and Medium-sized Enterprises	4,780	4,522	310	1,560	258	73	209	128	55	13	76	39	13	27	0	40	4,573	4,304	310	1,491	269	101	227	117	77	9	66	40	13	26	0	17
of which: Collaboratised by commercial immovable property	9,447	9,021	662	2,360	425	201	399	130	55	23	61	42	21	34	0	90	9,289	0,055	666	2,359	434	243	401	124	82	22	62	42	24	36	0	10

								As of 31	/03/2021															As of 30	0/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EJII)			Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposums with forbeirance measures	Of which:		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in ovedit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	447	417	240	311	30	24	30		5	3	4	3	3	3	386	5	438	391	223	285	40	42	40	7	4	3	3	2	2	2	376	1
of which: Households	4	3						0	0			0				۰	3	3			0			0	۰			0				
of which: Collateralised by residential immovable property	۰	0						0	0			0				0		0			0			0	0			0				
of which: Non-financial corporations	443	413	238	309	29	24	29		4	3	4	3	3	3	383	5	435	387	222	292	47	42	47	6	4	3	3	2	2	2	375	1
of which: Small and Medium-sized Enterprises	117	110			7			1	1			0				۰	117	109						2	1			۰				
of which: Collateralised by commercial immovable property	41	41			1			1	1								59	36			21			1	1			0				0