

2025 EU-wide Transparency Exercise

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

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

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Leverage ratio

ABN AMRO Bank N.V.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	23,389	23,831	24,637	24,542	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	23,389	23,831			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	436,327	420,932	440,170	448,941	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	436,327	420,932			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.36%	5.66%	5.60%	5.47%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.36%	5.66%			[A.2]/[B.2]	

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

The differences between the reference date of 31 December 2024 and 31 March 2025 reflect only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/623, which amends Regulation (EU) 2013/575/2013 with respect to credit risk, credit valuation adjustments (CVA) risk, credit risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 March 2025.

The main changes introduced under CRR3, compared to the previously applicable framework, include the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	90,884	88,069	80,322	81,202	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	7,397	6,776	7,805	7,472	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	29,620	27,979	23,504	23,238	C 02.00 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	48,756	48,322	43,999	44,618	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	3,714	3,423	3,123	3,198	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	7,057	6,234	5,681	5,992	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	101	122	185	190	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	361	371	358	456	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	2,117	2,115	2,294	1,861	C 02.00 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	2	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	2,115	2,115	2,294	1,861	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00(r0010, c0000), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	15,977	15,977	16,335	16,335	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	15,977	15,977			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	27,327	27,582	36,536	33,754	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			141,710	139,789	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	143,822	140,871	141,710	139,789	

⁽¹⁾ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).⁽²⁾ On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.⁽³⁾ In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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P&L

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	13,037	17,052	3,704	7,199
Of which debt securities income	760	1,027	257	534
Of which loans and advances income	9,996	13,147	2,995	5,867
Interest expenses	8,426	10,895	2,235	4,306
(Of which deposits expenses)	4,968	6,447	1,335	2,581
(Of which debt securities issued expenses)	1,809	2,445	637	1,279
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	9	0	3
Net Fee and commission income	1,410	1,910	507	999
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	-23	-105	-26	-27
Gains or (-) losses on financial assets and liabilities held for trading, net	475	659	152	305
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	146	188	19	66
Gains or (-) losses from hedge accounting, net	5	3	1	6
Exchange differences [gain or (-) loss], net	-14	-18	1	-1
Net other operating income / (expenses)	92	119	28	49
TOTAL OPERATING INCOME, NET	6,707	8,923	2,152	4,294
(Administrative expenses)	3,674	5,132	1,260	2,524
(Cash contributions to resolution funds and deposit guarantee schemes)	34	36	0	0
(Depreciation)	119	160	39	79
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	42	156	9	20
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	19	22	-1	-3
(Other provisions)	24	134	10	23
Of which pending legal issues and tax litigation ⁽¹⁾	0	-124	0	0
Of which restructuring ²	0	-12	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	17	41	24	36
(Financial assets at fair value through other comprehensive income)	-1	-1	0	-1
(Financial assets at amortised cost)	18	42	25	37
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	-1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	6	14	12	27
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	2,796	3,413	831	1,662
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,005	2,403	619	1,225
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,005	2,403	619	1,225
Of which attributable to owners of the parent	2,005	2,403	619	1,225

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

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

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Total Assets: fair value and impairment distribution

ABN AMRO Bank N.V.

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	32,926				45,627				47,987				49,234				IAS 1.54 (i)	
Financial assets held for trading	7,358	2,037	5,280	41	6,804	1,868	4,914	22	7,665	2,207	5,444	14	7,141	2,180	4,935	26	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,566	142	72	1,352	1,608	133	77	1,398	1,600	133	81	1,386	1,632	143	76	1,413	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	52,122	51,793	0	329	46,154	45,824	0	330	50,021	49,706	0	315	49,174	48,852	0	322	IFRS 7.8(p); IFRS 9.4.1.3a	
Financial assets at amortised cost	312,131				285,624				303,832				308,630				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	40	0	40	0	46	0	46	0	25	0	25	0	34	0	34	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,959				-4,686				-5,316				-5,015				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	2,979				4,273				2,730				3,464					
TOTAL ASSETS	404,162				385,450				408,545				414,295				IAS 1.9(a); IAS 6	

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

(mln EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ⁽³⁾		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	
		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	52,122	0	0	-1	0	0	46,155	0	0	-1	0	0	50,021	0	0	0	0	0	49,174	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	287,980	20,712	4,930	-233	-232	-1,033	256,497	25,230	5,256	-167	-227	-972	274,777	24,948	5,423	-169	-178	-977	281,152	23,289	5,431	-163	-162	-923	Annex V Part 1.32, 44(a)

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

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Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	4,534	3,438	3,820	4,389	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	219	205	208	206	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	369,856	351,992	373,190	379,042	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	227	224	211	204	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	517	607	561	556	IAS 37.10; IAS 1.54(l)
Tax liabilities	284	393	456	98	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	2,715	2,484	2,585	2,313	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	378,352	359,342	381,031	386,809	IAS 1.9(b);IG 6
TOTAL EQUITY	25,810	26,108	27,514	27,486	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	404,162	385,450	408,545	414,295	IAS 1.IG6

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

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Breakdown of liabilities

ABN AMRO Bank N.V.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		2,680	2,499	2,520	2,891	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,986	1,040	1,389	1,616	Annex V.Part 1.31
Deposits	Central banks	1,067	88	606	1,383	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	137	12	2	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,478	3,498	3,991	3,973	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,098	2,162	2,061	2,006	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,746	3,451	5,559	7,308	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,552	1,511	1,772	2,466	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	54,807	36,825	53,315	51,988	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	19,023	17,696	22,175	22,392	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	82,186	84,441	81,915	83,335	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	61,792	65,464	65,210	67,454	ECB/2013/33 Annex 2.Part 2.9.1
	Households	138,410	140,932	139,264	144,049	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	112,763	115,449	117,762	124,456	Annex V.Part 1.42(f), 44(c)
Debt securities issued		77,715	81,155	84,905	83,599	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,383	6,613	6,465	6,271	Annex V.Part 1.37
Other financial liabilities		3,760	1,930	3,965	3,699	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		374,836	355,858	377,429	383,841	

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Market Risk

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(mIn EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	0	0	37	9	66	20						39	16	80	31							
Of which: General risk	0	0	19	4	59	17						25	9	60	24							
Of which: Specific risk	0	0	24	7	69	22						24	10	63	27							
Equities	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	1	0	3	2						1	0	3	1							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	0	0	37	9	67	19	65	40	0	0	0	2,115	39	16	81	31	50	45	0	0	0	2,115
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	0	0	44	11	83	31						27	11	75	25							
Of which: General risk	0	0	31	9	74	27						19	8	65	22							
Of which: Specific risk	0	0	22	5	60	21						18	4	53	14							
Equities	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	2	1	5	2						3	1	6	2							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	0	0	44	11	83	31	50	57	0	0	0	2,294	27	9	74	25	48	31	0	0	0	1,861

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EUR, %							
Central governments or central banks	64,141	63,941	400	71,201	71,141	470	
Regional governments or local authorities	3,121	3,781	0	2,781	3,137	0	
Public sector entities	3,481	3,817	0	2,488	2,841	0	
Multilateral Development Banks	2,021	2,021	0	1,871	1,871	0	
International Organisations	6,891	5,861	0	6,891	5,827	0	
Institutions	21,295	31,451	1,434	22,211	6,351	1,294	
Corporates	20,149	6,972	6,020	21,827	6,344	5,224	
of which: SME	106	100	520	938	952	574	
Real	5,108	3,200	2,400	5,472	3,370	2,377	
of which: SME	100	834	477	878	878	100	
Secured by mortgages on immovable property and AOC exposures	934	924	327	558	587	209	
of which: SME	11	0	0	10	0	0	
Exposures in default	431	177	241	330	154	211	140
Items associated with particularly high risk	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	36	36	19	
Equity	0	0	0	0	0	0	
Other exposures	176	176	139	151	151	110	
Standardised Total ⁽⁴⁾	177,681	69,177	15,351	271	106,791	9,974	200

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

⁽²⁾ Standardised Total does not include the securitisation position, unless in the results prior to the 2024 exercise.

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

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EUR, %							
Central governments or central banks	11,731	11,401	201	10,041	11,051	470	
Regional governments or local authorities	101	101	0	101	101	0	
Public sector entities	11	308	0	109	373	12	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	4,448	3,490	845	4,134	2,620	574	
Corporates	3,101	3,770	2,881	4,711	3,311	2,271	
of which: SME	304	321	320	308	320	320	
Real	4,839	2,870	2,000	5,100	3,088	2,111	
of which: SME	935	834	621	1,468	871	657	
Secured by mortgages on immovable property and AOC exposures	929	919	321	594	561	208	
of which: SME	11	0	0	10	0	0	
Exposures in default	205	104	138	189	96	121	80
Items associated with particularly high risk	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	121	121	101	80	80	63	140
Standardised Total ⁽⁴⁾			351			63	

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EUR, %							
Central governments or central banks	6,991	6,991	27	5,148	5,148	20	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	729	729	0	724	724	0	
Institutions	6,514	1,901	219	6,848	1,892	219	
Corporates	5,797	701	647	6,407	818	818	
of which: SME	0	0	0	0	0	0	
Real	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	1	1	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾			0			0	

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EUR, %							
Central governments or central banks	5,781	5,771	27	1,391	1,377	20	
Regional governments or local authorities	881	1,140	0	688	1,117	0	
Public sector entities	2,020	1,581	0	1,928	140	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	2,089	1,817	420	2,180	1,820	420	
Corporates	1,514	394	394	1,430	319	319	
of which: SME	61	44	44	61	45	45	
Real	141	54	41	39	17	17	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	48	21	40	0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾			0			0	

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025 EUR, %							
Central governments or central banks	1,280	2,788	40	1,238	3,070	58	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	924	952	0	938	657	0	
Multilateral Development Banks	327	327	0	328	328	0	
International Organisations	0	0	0	0	0	0	
Institutions	151	151	107	107	107	40	
Corporates	1,142	498	408	1,028	464	428	
of which: SME	451	288	288	428	215	200	
Real	148	11	8	11	8	7	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	54	21	31	0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾			0			0	

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

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	9001018_30								
	Central governments or central banks	5,530	5,493	23		537	221	19	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	21	0		0	30	0	
	Multilateral Development Banks	28	28	0		28	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,517	1,517	23		968	968	27	
	Corporates	2,094	400	400		2,394	211	211	
	of which: SME	0	0	0		0	0	0	
	Real	12	4	3		12	4	3	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	1	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾	9,169	7,943	227	0	3,925	231	221	0

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	9001018_30								
	Central governments or central banks	2,170	2,170	0		2,092	2,092	0	
	Regional governments or local authorities	688	688	0		688	688	0	
	Public sector entities	108	162	19		107	163	20	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	3,398	3,398	0		3,382	3,382	0	
	Institutions	34	34	0		34	34	0	
	Corporates	483	103	99		499	113	112	
	of which: SME	0	0	0		0	0	0	
	Real	38	28	28		38	28	28	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property and AOC exposures	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	0	14	23	0	0	0	23
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾				23				23

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	9001018_30								
	Central governments or central banks	209	209	0		246	246	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,637	1,637	0		1,571	1,571	0	
	International Organisations	1,134	93	0		1,533	1,500	0	
	Institutions	0	0	0		0	0	0	
	Corporates	47	24	24		30	2	2	
	of which: SME	1	0	0		0	0	0	
	Real	1	28	28		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾				0				0

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SINGAPORE	9001018_30								
	Central governments or central banks	4,342	4,342	0		4,402	4,402	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	17	0		17	17	0	
	Corporates	1,628	466	466		2,020	212	212	
	of which: SME	0	0	0		0	0	0	
	Real	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	0	0	43	30	0	0	33
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾				43				33

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	9001018_30								
	Central governments or central banks	91	91	0		70	70	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	38	38	0		23	23	0	
	Institutions	0	0	0		0	0	0	
	Corporates	360	119	119		336	140	140	
	of which: SME	0	0	0		0	0	0	
	Real	0	1	1		4	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾				0				0

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FINLAND	9001018_30								
	Central governments or central banks	1,497	1,497	0		1,497	1,497	0	
	Regional governments or local authorities	626	626	0		0	0	0	
	Public sector entities	0	0	0		0	352	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	25	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised total ⁽⁴⁾				0				0

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Consolidated data	Central governments or central banks	77,224	207,271	623		76,331	202,316	486	
	Regional governments or local authorities	2,598	8,003	0		2,402	2,805	0	
	Public sector entities	3,223	1,717	0		3,320	1,794	0	
	Multilateral Development Banks	2,535	2,535	0		2,633	2,633	0	
	International Organisations	6,442	5,385	0		6,569	5,399	0	
	Institutions	27,680	5,472	1,387		27,363	5,362	1,382	
	Corporates	21,757	6,496	5,130		20,371	6,466	5,130	
	of which: SME	1,596	537	537		1,594	537	537	
	Retail	5,021	2,843	1,944		4,967	2,576	1,903	
	of which: SME	6,454	864	822		6,077	807	802	
	Secured by mortgages on immovable property and ADC exposures	1,574	1,554	907		1,677	1,577	946	
	of which: SME	135	133	84		195	174	123	
	Exposures in default	188	142	32	139	373	120	138	128
	Items associated with particularly high risk								
	Subordinated debt exposures	9	9	24		24	18	27	
	Covered bonds	81	81	40		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	70	70	1		0	0	216	4
	Collective investments undertakings (CIU)	2	2	1		1	1	2	
	Equity	2	2	0		0	0	0	
	Other exposures	210	210	300		332	331	189	
	Standardised Total ⁽³⁾	118,690	118,646	10,509	202	105,371	106,371	10,557	166

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries related by origin exposure, subdivided as of last quarter.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS	Central governments or central banks	48,557	75,377	42		48,754	52,915	207	
	Regional governments or local authorities	188	0	0		81	0	81	
	Public sector entities	1	138	0		1	137	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,755	1,230	594		4,446	1,633	690	
	Corporates	6,285	3,364	2,402		5,385	2,131	2,185	
	of which: SME	408	292	292		478	371	371	
	Retail	4,596	2,612	1,699		4,892	2,549	1,882	
	of which: SME	1,443	861	620		1,404	824	599	
	Secured by mortgages on immovable property and ADC exposures	1,381	1,335	800		1,457	1,371	834	
	of which: SME	71	81	54		94	84	71	
	Exposures in default	233	107	127	91	221	81	101	89
	Items associated with particularly high risk								
	Subordinated debt exposures	1	1	1		0	0	9	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	126	127	126		100	100	140	
	Standardised Total ⁽³⁾				203				146

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED STATES	Central governments or central banks	9,220	9,220	0		6,744	6,744	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	312	312	0		372	372	0	
	International Organisations	440	440	0		402	402	0	
	Institutions	9,420	1,296	238		7,823	1,296	274	
	Corporates	6,171	196	196		6,087	696	696	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
GERMANY	Central governments or central banks	1,118	4,860	0		2,840	4,441	18	
	Regional governments or local authorities	154	1,100	0		651	1,141	0	
	Public sector entities	2,005	88	0		2,144	112	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,857	1,853	409		1,694	1,641	34	
	Corporates	1,365	435	435		1,221	412	412	
	of which: SME	201	50	50		191	39	39	
	Retail	12	4	4		12	4	4	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property and ADC exposures	85	34	7		7	14	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	7	0	0	69	37	54	8
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		0	0	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	30	30	33		22	22	10	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE	Central governments or central banks	1,110	2,754	37		1,449	2,789	53	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	752	548	0		770	544	0	
	Multilateral Development Banks	827	827	0		825	825	0	
	International Organisations	4	0	0		0	0	0	
	Institutions	4	2	0		2	2	0	
	Corporates	938	604	605		853	361	361	
	of which: SME	439	230	230		375	177	177	
	Retail	8	2	1		7	2	1	
	of which: SME	1	1	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	99	87	51		127	114	69	
	of which: SME	85	34	35		101	53	53	
	Exposures in default	40	24	35	7	41	18	28	7
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	13		0	0	13	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	40	40	1		88	88	2	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED KINGDOM	Central governments or central banks	211	205	2		1,151	1,176	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	73	73	0		72	72	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	542	495	58		764	764	35	
	Corporates	1,450	133	151		2,215	885	885	
	of which: SME	38	0	0		1	0	0	
	Retail	12	1	1		0	2	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7			0	2			0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	77	77	1		127	127	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
BELGIUM	Central governments or central banks	2,280	2,242	0		1,870	1,860	0	
	Regional governments or local authorities	127	127	0		541	541	0	
	Public sector entities	10	42	8		53	49	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	3,422	3,422	0		3,577	3,577	0	
	Institutions	45	45	18		18	18	7	
	Corporates	105	85	85		440	82	82	
	of which: SME	0	0	0		0	0	0	
	Retail	38	4	4		17	5	4	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	7	7		0	0	12	
	Items associated with particularly high risk				22		9		17
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				22				17

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
LUXEMBOURG	Central governments or central banks	245	210	0		247	247	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,376	1,376	0		1,265	1,265	0	
	International Organisations	2,125	1,469	0		2,456	1,527	0	
	Institutions	0	0	0		0	0	0	
	Corporates	47	1	1		18	1	1	
	of which: SME	1	1	1		1	1	1	
	Retail	1	1	1		0	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		10	4	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SINGAPORE	Central governments or central banks	4,024	4,024	0		5,679	5,679	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	14	14		102	14	14	
	Corporates	2,134	347	347		2,125	392	392	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	5	0	0	0	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				5				5

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SWITZERLAND	Central governments or central banks	185	185	0		20	20	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	0	0		46	0	0	
	Corporates	134	83	79		573	185	185	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	2		3	1	1	
	of which: SME	1	1	1		1	0	0	
	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FINLAND	Central governments or central banks	1,405	1,405	0		1,625	1,625	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		392	611	0	
	Multilateral Development Banks	14	14	0		14	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾				0				0

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

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

		IRB Approach																		
		As of 30/09/2024							As of 31/12/2024											
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount			Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount			Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾		12,193	0	11,465	2,198	0	0	1	10,820	0	9,833	1,624	0	0	1	10,820	0	9,833	1,624
	Institutions		121,529	4,226	102,851	40,058	2,746	1,294	1,004	128,991	3,907	99,988	56,499	2,259	989	989	128,991	3,907	99,988	56,499
	Corporates		24,580	440	23,797	9,175	95	109	1	23,987	325	19,669	9,172	43	139	139	24,580	440	23,797	9,175
	Corporates - Of Which: Specialized Lending		25,286	1,246	21,851	12,445	1,097	353	353	24,395	1,223	21,298	11,513	837	324	324	25,286	1,246	21,851	12,445
	Corporates - Of Which: SME		110,878	1,607	106,022	18,819	1,351	209	209	117,472	1,595	101,765	18,495	1,862	725	725	110,878	1,607	106,022	18,819
	Retail		162,328	1,498	161,821	17,714	1,723	157	157	164,118	1,487	161,547	17,369	1,650	1,650	162,328	1,498	161,821	17,714	
	Retail - Secured on real estate property		3,636	45	3,396	806	77	23	23	3,515	72	3,262	728	57	27	27	3,636	45	3,396	806
	Retail - Secured on real estate property - Of Which: SME		158,692	1,413	158,425	16,903	1,646	134	134	160,603	1,415	160,285	16,641	1,593	1,593	158,692	1,413	158,425	16,903	
	Retail - Secured on real estate property - Of Which: non-SME		5,988	22	1,046	112	35	0	0	5,354	23	1,408	133	36	9	9	5,988	22	1,046	112
	Retail - Qualifying Revolving		2,543	87	2,735	1,003	173	52	52	2,604	85	2,054	972	115	60	60	2,543	87	2,735	1,003
	Retail - Other Retail		1,450	61	1,118	477	131	24	24	1,418	57	1,008	464	132	32	32	1,450	61	1,118	477
Retail - Other Retail - Of Which: SME		2,703	26	1,617	526	42	28	28	2,604	85	2,054	972	115	60	60	2,703	26	1,617	526	
Retail - Other Retail - Of Which: non-SME		1,542	0	1,542	3,714	0			1,100	0	1,100	3,423	0			1,542	0	1,542	3,714	
Equity																				
Collective Investments Undertakings (CIU)					1,597							1,568								
Other non-credit obligation assets																				
IRB Total ⁽⁴⁾					86,155							83,609								

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾incl. MGAs and PDs from Q3 2023⁽³⁾IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach														
		As of 30/09/2024								As of 31/12/2024						
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)		Exposure Value ⁽¹⁾		Exposure Value ⁽¹⁾		Exposure Value ⁽¹⁾		Exposure Value ⁽¹⁾		Exposure Value ⁽¹⁾		Exposure Value ⁽¹⁾				
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0			
	Institutions	1,560	0	1,444	256	0	0	1,270	0	1,138	392	0	0			
	Corporates	74,585	3,270	59,108	34,010	2,435	738	72,110	3,067	56,116	32,480	1,947	637			
	Corporates - Of Which: Specialized Lending	8,911	209	7,472	3,896	35	59	8,661	206	7,487	2,812	1,947	60			
	Corporates - Of Which: SME	20,409	1,064	18,312	9,673	995	280	20,225	1,051	18,106	9,203	754	284			
	Retail	70,110	1,596	58,087	38,716	1,905	208	71,128	1,585	58,179	38,419	1,846	224			
	Retail - Secured on real estate property	161,812	1,487	161,346	17,514	1,699	156	163,658	1,478	161,087	17,296	1,615	155			
	Retail - Secured on real estate property - Of Which: SME	8,627	83	3,387	991	63	21	8,507	71	3,275	722	51	26			
	Retail - Secured on real estate property - Of Which: non-SME	168,226	1,404	157,859	16,843	1,636	135	160,351	1,406	159,813	16,574	1,584	129			
	Retail - Qualifying Revolving	5,307	22	1,619	110	34	0	5,273	23	1,581	151	36	9			
	Retail - Other Retail	3,160	87	2,752	1,001	172	52	2,987	85	2,601	972	115	60			
	Retail - Other Retail - Of Which: SME	1,458	61	1,116	476	130	24	1,416	56	1,087	463	132	32			
	Retail - Other Retail - Of Which: non-SME	1,702	26	1,635	526	42	28	1,581	28	1,514	509	41	27			
	Equity	970	0	970	2,766	0	0	916	0	874	2,646	0	0			
	Collective Investments Undertakings (CIU)															
	Other non-credit obligation assets															
	IRB Total															

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾incl. MGAs and PDs from Q3 2023

		IRB Approach														
		As of 30/09/2024							As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
(in EUR, %)																
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	971	0	851	360	0	0	811	0	817	311	0	0	0	0	0
	Corporates	1,494	81	1,311	586	0	1	1,504	85	1,339	625	0	1	1	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	4	4	0	0	5	4	4	4	0	0	0	0	0
	Retail	55	1	52	6	1	0	55	1	53	7	1	0	0	0	0
	Retail - Secured on real estate property	53	1	51	6	1	0	53	1	52	6	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	53	1	51	6	1	0	53	1	52	6	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	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	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	68	0	68	234	0	0	63	0	69	381	0	0	0	0	0
	Collective Investments Undertakings (CIU)															
	Other non-credit obligation assets															
	IRB Total															

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾incl. MGAs and PDs from Q3 2023

		IRB Approach														
		As of 30/09/2024								As of 31/12/2024						
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
GERMANY	(in EUR, %)															
	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,317	0	1,279	322	0	0	1,005	0	957	380	0	0	0	0	
	Corporates	7,111	180	5,023	3,528	25	46	7,119	112	5,025	3,403	21	34			
	Corporates - Of Which: Specialised Lending	2,291	122	1,630	961	0	18	2,226	41	1,627	991	0	9			
	Corporates - Of Which: SME	518	8	314	352	0	2	649	8	411	372	0	1			
	Retail	53	3	46	7	3	0	49	2	42	7	2	0			
	Retail - Secured on real estate property	42	3	42	7	3	0	38	1	37	6	2	0			
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	41	3	41	7	3	0	37	1	37	6	2	0			
	Retail - Qualifying Revolving	10	0	4	0	0	0	10	0	3	0	0	0			
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0			
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0			
	Equity	69	0	69	110	0	0	69	0	87	165	0	0			
	Collective Investments Undertakings (CIU)															
	Other non-credit obligation assets															
IRB Total																

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾incl. MGAs and PDs from Q3 2023

IRB Approach				
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(2) Incl. RGLAs and PSEs from Q3 2025

⁽²⁾ 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]

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

⁽²⁾ Incl. SGAs and DSEs from Q3 2025.

⁽²⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques [e.g. substitution effects]

(2) Incl. RGLAs and PSEs from Q3 2025

		IRB Approach												
		As of 31/03/2025						As of 30/06/2025						
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions			
		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted				
(in EUR, %)														
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	10,823	0	9,764	1,635	0	11,880	0	10,936	2,034	0	0	0	
	Corporates - Of Which: Specialised Lending	123,453	3,845	94,350	52,623	3,737	970	123,762	4,019	93,351	52,422	3,722	928	
	Corporates - Of Which: SME	25,830	362	25,761	9,602	267	62	25,674	655	27,739	9,935	450	450	
	Retail	30,898	1,614	28,636	13,259	1,626	341	30,265	1,759	28,603	13,222	1,824	218	
	Retail - Secured on real estate property	165,830	1,502	137,854	14,359	1,521	148	168,380	1,438	138,885	14,722	1,505	141	
	Retail - Secured on real estate property - Of Which: SME	3,444	72	3,237	635	70	29	3,393	46	3,154	582	56	20	
	Retail - Secured on real estate property - Of Which: non-SME	162,386	1,429	134,377	13,723	1,451	125	164,987	1,392	135,731	14,130	1,448	198	
	Retail - Qualifying Revolving	5,383	24	1,834	150	38	10	5,423	24	1,685	145	39	10	
	Retail - Other Retail	4,795	135	4,225	1,324	279	62	4,703	112	4,062	1,274	249	10	
	Retail - Other Retail - Of Which: SME	3,007	103	2,944	781	190	33	3,411	80	2,873	725	159	51	
	Retail - Other Retail - Of Which: non-SME	1,386	32	1,380	543	90	29	1,290	32	1,289	550	90	10	
	Equity	1,126	0	1,126	1,123	0	1,166	0	1,166	1,166	0	0	0	
	Collective Investments Undertakings (CIU)	274	0	224	488	0	156	0	76	395	0	0	0	
	Other non credit-obligation assets	0	0	1,483	1,483	0	0	0	2,221	2,221	0	0	0	
	IRB Total ⁽⁴⁾				74,821					74,124				

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

(2) Incl. RGAs and P&Gs from Q2 2025

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

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

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(in EUR, %)															
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	1,183	0	1,214	0	331	0	0	0	1,073	0	1,088	222	0	0	0
	Corporates	69,635	2,807	54,083	31,149	3,371	622	69,399	2,880	53,941	31,039	3,330	570	0	0	0	
	Corporates - Of Which: Specialised Lending	11,527	146	10,933	4,465	252	38	11,134	4,700	10,544	4,700	166	0	0	0	0	
	Corporates - Of Which: SME	24,271	1,234	21,689	10,613	1,523	273	23,841	1,435	21,368	10,544	1,690	256	0	0	0	
	Retail - Secured on real estate property	173,668	1,616	146,799	15,384	1,795	207	174,085	1,512	142,602	15,734	1,745	200	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	165,385	1,491	137,381	14,294	1,505	147	167,945	1,429	138,473	14,654	1,485	141	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	3,477	71	3,220	630	64	22	3,386	45	3,146	581	46	18	0	0	0	
	Retail - Qualifying Revolving	161,908	1,420	133,961	13,664	1,441	125	164,559	1,384	135,325	14,072	1,439	163	0	0	0	
	Retail - Other Retail	5,102	24	1,856	147	38	10	5,142	23	1,617	143	38	10	0	0	0	
	Retail - Other Retail - Of Which: SME	4,184	135	4,125	1,327	279	62	4,063	112	4,023	1,272	249	10	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3,002	103	2,941	780	190	33	3,406	80	2,869	724	159	31	0	0	0	
	Equity	1,282	32	1,375	542	90	29	1,287	512	1,383	549	90	29	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	124	0	50	101	0	85	0	0	124	0	54	69	0	0	0	0

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

(2) Incl. RGAs and P&Gs from Q2 2025

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

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

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		
		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted		Exposure Value ⁽²⁾	Of which: defaulted					
(in EUR, %)													
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,177	26	1,132	406	0	1,177	28	1,039	380	0	0	
	Corporates - Of Which: Specialised Lending	5	0	5	1	0	5	0	5	1	0	0	
	Corporates - Of Which: SME	5	0	5	4	0	5	4	5	4	0	0	
	Retail	52	0	48	6	0	53	0	49	6	0	0	
	Retail - Secured on real estate property	49	0	47	5	0	50	0	48	6	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	49	0	47	5	0	50	0	48	6	0	0	
	Retail - Qualifying Revolving	3	0	1	0	0	3	1	1	0	0	0	
	Retail - Other Retail	1	0	1	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	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0	
	Equity	61	0	61	227	0	65	0	65	241	0	0	
	Collective Investments Undertakings (CIU)	6	0	6	81	0	6	6	6	75	0	0	
	Other non credit-obligation assets												
	IRB Total												

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

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

(2) Incl. RGAs and P&Gs from Q2 2025

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

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

			IRB Approach									
			As of 31/03/2025					As of 30/06/2025				
			Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions
			Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted		Exposure Value ⁽²⁾	Of which: defaulted	Exposure Value ⁽²⁾	Of which: defaulted	
(in EUR, %)												
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,114	0	1,058	252	0	1,117	0	1,089	262	0	0
	Corporates	6,912	118	4,854	2,665	37	7,239	44	4,811	2,713	44	17
	Corporates - Of Which: Specialised Lending	2,279	0	1,654	871	0	2	2,299	0	1,608	867	0
	Corporates - Of Which: SME	1,626	56	997	544	35	4	1,478	6	1,034	515	34
	Retail	49	2	38	6	2	51	2	39	7	2	0
	Retail - Secured on real estate property	32	2	34	5	2	0	39	2	34	6	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	2	33	5	2	0	39	2	34	6	2
	Retail - Qualifying Revolving	10	0	3	0	0	11	0	4	0	0	0
	Retail - Other Retail	1	1	0	1	0	1	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	95	0	95	180	0	101	0	101	192	0	0	
Collective Investments Undertakings (CIU)	13	0	5	9	0	10	0	4	9	0	0	
Other non-credit-obligation assets												
IRB Total												

		IRR Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
UNITED KINGDOM	Central banks and central governments ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	11,638	437	6,730	4,566	143	88	11,392	621	8,247	4,261	90	125				
	Corporates - Of Which: Specialised Lending	2,261	156	1,745	1,008	0	22	2,320	358	1,289	1,017	0	63				
	Corporates - Of Which: SME	252	176	531	233	39	29	514	344	171	167	21	38				
	Retail	54	1	46	5	1	0	52	1	45	5	0	0				
	Retail - Secured on real estate property	46	1	44	5	1	0	45	1	43	5	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	46	1	44	5	1	0	45	1	43	5	0	0				
	Retail - Qualifying Revolving	7	0	2	0	0	0	6	0	2	0	0	0				
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Equity	40	0	40	0	148	41	41	0	41	150	0	148				
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0				
	Other non credit-obligation assets																
	IRR Total																

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRR Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	(in EUR, %)																
	Central banks and central governments ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	357	0	357	46	0	0	361	0	360	46	0	0				
	Corporates	4,146	29	3,662	2,079	49	16	4,667	26	4,307	2,287	50	15				
	Corporates - Of Which: Specialised Lending	245	2	192	0	1	1	175	2	156	98	4	1				
	Corporates - Of Which: SME	109	4	95	65	7	1	272	5	205	87	9	2				
	Retail	61	1	44	7	1	0	58	1	42	7	1	0				
	Retail - Secured on real estate property	42	1	37	6	1	0	39	0	35	6	1	0				
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	41	1	36	6	1	0	38	0	34	6	1	0				
	Retail - Qualifying Revolving	19	0	9	0	0	0	19	0	6	1	0	0				
	Retail - Other Retail	4	0	3	0	0	0	3	0	3	0	0	0				
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	1	0	1	0	0	0				
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	1	0	0	0					
Equity	5	0	5	1	18	0	6	0	5	0	5	0	0				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0					
Other non credit-obligation assets																	
IRR Total																	

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRR Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	(in EUR, %)																
	Central banks and central governments ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	63	0	63	19	0	0	325	0	125	43	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	4,608	0	3,417	1,876	0	7	4,442	0	3,421	1,942	0	3				
	Corporates - Of Which: SME	245	0	1,065	518	0	6	2,447	0	1,019	600	0	1				
	Retail	442	0	388	189	0	1	441	0	397	195	0	1				
	Retail - Secured on real estate property	5	0	4	1	0	0	5	0	5	0	0	0				
	Retail - Secured on real estate property - Of Which: SME	4	0	3	1	0	0	5	0	5	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Equity	12	0	12	23	0	0	6	0	0	0	0	0				
	Collective Investments Undertakings (CIU)	75	0	30	56	0	0	25	0	10	18	0	0				
	Other non credit obligation assets																
	IRR Total																

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRR Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
SINGAPORE	Central banks and central governments ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	18	0	17	0	0	0	20	0	19	6	0	0	0	0	0	0
	Corporates	371	0	274	188	0	0	343	0	238	175	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	247	0	263	179	0	0	321	0	245	166	0	0	0	0	0	0
	Corporates - Of Which: SME	75	0	68	51	0	0	73	0	66	49	0	0	0	0	0	0
	Retail	20	0	20	2	0	0	18	0	17	2	0	0	0	0	0	0
	Retail - Secured on real estate property	20	0	20	2	0	0	17	0	17	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	2	0	0	17	0	17	2	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	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	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets																
	IRR Total																

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

(2) Incl. RGAs and PSEs from Q2 2025

		IRR Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(in EUR, %)																
SWITZERLAND	Central banks and central governments ⁽²⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		546	0	545	88	0	0	947	0	947	217	0	0	0	0
	Corporates		1,462	5	892	478	1	2	1,740	5	973	533	1	2		
	Corporates - Of Which: Specialized Lending		112	0	119	196	0	0	168	0	168	104	0	0		
	Corporates - Of Which: SME		134	0	110	60	0	0	192	0	112	61	0	0		
	Retail		44	0	43	7	0	0	42	0	39	5	0	0		
	Retail - Secured on real estate property		41	0	40	4	0	0	39	0	38	4	0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving		3	0	1	0	0	0	3	0	1	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		
	Solvency		0	0	0	0	0	0	0	0	0	0	0	0		
	Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0		
Other non credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0			
IRR Total																

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2024

		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
(mIn EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		212	212	0	0	212	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		543	543	0	0	543	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		38	38	0	0	38	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		603	603	0	0	603	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		261	261	0	0	261	0	0	0	0	0	0	0	0	0	0	
Total		1,655	1,655	0	0	1,655	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		433	433	0	0	433	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		368	368	0	0	368	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		299	299	0	0	299	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		563	563	0	0	563	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		2,441	2,441	6	0	2,435	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		2,033	2,033	0	0	2,033	0	7	123	11	50	0	0	0	0		
Total		6,136	6,136	6	0	6,129	0	7	123	11	50	0	0	0	0	0	
[0 - 3M]	Bulgaria																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Cyprus																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Czech Republic																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Denmark	25	25	0	0	25	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		25	25	0	0	25	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		30	30	0	0	30	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		52	52	2	0	50	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		194	194	6	0	187	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	25	25	1	0	24	0	0	0	0	0	0	0	0	0	0		
Total		350	350	9	0	341	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2024

		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		133	133	0	0	133	0	0	0	0	0	0	0				
[2Y - 3Y]		50	50	0	0	50	0	0	0	0	0	0	0				
[3Y - 5Y]		259	259	0	0	259	0	0	0	0	0	0	0				
[5Y - 10Y]		1,026	1,026	0	0	1,026	0	0	0	0	0	0	0				
[10Y - more]		26	26	0	0	0	26	0	0	0	0	0	0				
Total		1,493	1,493	0	0	0	1,493	0	0	0	0	0	0				
[0 - 3M]	France	100	100	0	0	100	0	0	0	0	0	0	0				
[3M - 1Y]		297	297	0	0	297	0	0	0	0	0	0	0				
[1Y - 2Y]		245	245	0	0	245	0	0	0	0	0	0	0				
[2Y - 3Y]		155	155	0	0	155	0	0	0	0	0	0	0				
[3Y - 5Y]		122	122	0	0	122	0	0	0	0	0	0	0				
[5Y - 10Y]		1,033	1,033	0	0	1,033	0	0	0	0	0	0	0				
[10Y - more]		119	119	1	0	117	0	0	0	0	0	0	0				
Total		2,070	2,070	1	0	2,069	0	0	0	0	0	0	0				
[0 - 3M]	Germany	245	245	0	0	245	0	0	0	0	0	451	0				
[3M - 1Y]		745	745	51	0	694	0	0	0	25	476	0	0				
[1Y - 2Y]		988	988	1	0	987	0	0	0	2	68	0	0				
[2Y - 3Y]		540	536	5	0	535	0	0	0	0	0	0	0				
[3Y - 5Y]		1,066	1,060	38	0	1,029	0	0	0	0	0	0	0				
[5Y - 10Y]		1,496	1,440	53	0	1,443	0	4	30	3	0	0	0				
[10Y - more]		419	419	157	0	261	0	0	0	0	0	0	0				
Total		5,502	5,484	304	0	5,197	0	4	30	60	916	0	0				
[0 - 3M]	Croatia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0				
[0 - 3M]	Hungary																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		92	92	0	0	92	0	0	0	0	0	0	0				
Total		92	92	0	0	92	0	0	0	0	0	0	0				
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		110	110	0	0	110	0	0	0	0	0	0	0				
[5Y - 10Y]		272	272	0	0	272	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		382	382	0	0	382	0	0	0	0	0	0	0				

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

[illegible]

2025 EU-wide Transparency Exercise

ABN AMRO Bank N.V.

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2024

		As of 31/12/2024												Risk weighted exposure amount	
		Direct exposures													
(min EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada	237 273 124 95 57 410 0	237 273 124 95 57 410 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	237 273 123 95 57 401 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong														0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan	276 2,150 0 0 0 0 0	276 2,150 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	276 2,150 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.	337 663 998 916 2,769 1,171 285	337 663 998 916 2,769 1,171 285	0 0 0 0 0 0 0	0 0 0 0 0 0 0	337 663 998 916 2,769 1,171 285	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China														0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	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	8 4 10 19 7 0 0	810 223 379 808 383 0 0	10 12 8 236 50 0 0	1,128 845 482 236 7 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non-EEA	0 0 0 0 2 0 0	0 0 0 0 2 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	48 0 0 0 0 0 0	2,603 0 0 0 0 0 0	37 0 0 0 0 0 0	2,741 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 31/12/2024

		As of 31/12/2024													Risk weighted exposure amount		
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
												Nominal	Provisions				
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				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0 13 38 37 12 0 0 0	0 13 38 37 12 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0 0 0 3 0 0 0 0	0 0 0 3 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 3 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others ⁽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 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
		0	0	0	0	0	0	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 counterpart with full or partial government guarantees.

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2025

		As of 30/06/2025														Risk weighted exposure amount
		Direct exposures														
		On balance sheet								Derivatives				Off balance sheet		
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		134	134	0	0	0	134	0	0	0	0	0	0			
[1Y - 2Y]		50	50	0	0	0	50	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		304	304	0	0	0	304	0	0	0	0	0	0			
[5Y - 10Y]		988	988	0	0	0	988	0	0	0	0	0	0			
[10Y - more]		150	150	0	0	0	150	0	0	0	0	0	0			
Total		1,626	1,626	0	0	0	1,626	0	0	0	0	0	0			
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		398	398	0	0	0	398	0	0	0	0	0	0			
[1Y - 2Y]		133	133	0	0	0	133	0	0	0	0	0	0			
[2Y - 3Y]		18	18	0	0	0	18	0	0	0	0	0	0			
[3Y - 5Y]		100	100	0	0	0	100	0	0	0	0	0	0			
[5Y - 10Y]		1,293	1,293	0	0	0	1,293	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		1,942	1,942	0	0	0	1,942	0	0	0	0	0	0			
[0 - 3M]	Germany	304	304	0	0	0	304	0	0	0	0	0	0			
[3M - 1Y]		798	798	0	0	0	798	70	2,688	0	0	0	0			
[1Y - 2Y]		627	627	0	0	0	627	0	0	0	0	0	0			
[2Y - 3Y]		680	680	0	0	0	680	3	30	98	0	0	0			
[3Y - 5Y]		697	697	0	0	0	697	0	0	0	0	0	0			
[5Y - 10Y]		1,628	1,628	0	0	0	1,628	0	0	0	0	0	0			
[10Y - more]		244	244	0	0	0	244	0	0	0	0	0	0			
Total		4,978	4,978	0	0	0	4,978	73	2,718	3	98	0	0			
[0 - 3M]	Croatia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Hungary															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		87	87	0	0	0	87	0	0	0	0	0	0			
Total		87	87	0	0	0	87	0	0	0	0	0	0			
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		19	19	0	0	0	19	0	0	0	0	0	0			
[5Y - 10Y]		437	437	0	0	0	437	0	0	0	0	0	0			
[10Y - more]		26	26	0	0	0	26	0	0	0	0	0	0			
Total		501	501	0	0	0	501	0	0	0	0	0	0			

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ABN AMRO Bank N.V.

As of 30/06/2025

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
												Nominal	Provisions		
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		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others ⁽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 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		

Notes and definitions

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

	As of 30/09/2024															As of 30/09/2024																	
	Gross carrying amount/ Nominal amount															Gross carrying amount/ Nominal amount																	
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received on non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received on non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										
	Of which performing					Of which non-performing ⁽²⁾						Of which performing					Of which non-performing ⁽²⁾						Of which performing					Of which non-performing ⁽²⁾					
		Of which stage 2	Of which performing not past due <90 days and <180 days			Of which stage 2	Of which defaulted	Of which stage 3 ⁽³⁾					Of which stage 2	Of which defaulted	Of which stage 3 ⁽³⁾			Of which stage 2	Of which defaulted	Of which stage 3 ⁽³⁾				Of which stage 2	Of which defaulted	Of which stage 3 ⁽³⁾			Of which stage 2	Of which defaulted	Of which stage 3 ⁽³⁾		
EURO															EURO																		
Cash balances at central banks and other demand deposits	33,633	33,633	0	0	0	0	0	0	3	0	0	0	0	0	0	0	45,238	45,238	0	0	0	0	4	0	0	0	0	0	4	0	0	0	0
Debt securities (including at amortised cost and fair value)	32,122	32,122	0	0	0	0	0	0	1	0	0	0	0	0	0	0	46,155	46,155	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0
Central banks	6,508	6,508	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,400	1,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	35,922	35,922	0	0	0	0	0	0	1	0	0	0	0	0	0	0	25,434	25,434	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
Credit institutions	8,506	8,506	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,571	8,571	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	726	726	0	0	0	0	0	0	0	0	0	0	0	0	0	0	322	322	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	20	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	245,260	209,177	20,100	252	5,111	120	4,983	4,580	463	221	1,061	1	1,051	1,405	307,046	202,221	22,122	361	5,451	100	5,256	100	126	998	1	971	1,380	1	971	1,380	1	971	1,380
Central banks	1,216	1,216	0	0	0	0	0	0	0	0	0	0	0	0	0	840	840	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	792	694	0	0	0	0	0	0	0	0	0	1	0	0	400	400	7	0	1	1	1	0	1	0	1	0	1	0	1	0	1	0	0
Credit institutions	17,081	17,081	37	0	0	0	0	0	0	0	0	0	0	0	8,240	8,240	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17,786	17,636	461	38	100	0	100	100	0	3	48	48	20	44,218	44,160	520	36	50	0	50	50	12	3	0	0	0	0	0	0	0	13	0	0
Non-financial corporations	69,061	65,975	8,131	102	1,094	0	1,094	1,090	309	112	781	781	1,805	65,960	63,024	7,064	248	2,001	0	2,001	2,000	252	149	743	0	743	1,764	0	743	1,764	0	743	1,764
of which: small and medium sized enterprises	17,720	16,744	2,537	65	976	0	976	975	98	54	261	261	646	16,072	15,100	2,101	124	971	0	971	960	79	49	250	0	250	660	0	250	660	0	250	660
of which: Loans collateralised by commercial immovable property	21,512	20,618	2,540	4	884	0	884	884	125	14	102	782	20,854	20,088	2,701	52	860	0	860	860	97	16	109	0	109	764	0	109	764	0	109	764	
Households	187,634	165,725	11,821	51	1,811	120	1,791	1,733	147	71	231	1	200	1,155	187,082	165,147	18,881	67	2,431	100	2,230	2,273	129	71	221	1	180	2,102	1	180	2,102		
of which: Loans collateralised by residential immovable property	156,402	134,907	11,110	24	1,120	119	1,100	1,040	84	46	76	1	75	1,040	137,126	115,470	18,079	29	2,004	100	1,804	1,846	79	43	72	1	71	1,691	1	71	1,691		
of which: Credit for consumption	4,631	4,510	407	10	101	1	101	104	17	7	74	0	47	19	4,126	4,111	486	32	100	1	100	107	17	0	71	0	38	104	0	38	104		
LOAN INSTRUMENTS other than IFT	39,249	38,011	20,000	202	5,110	120	4,983	4,580	462	221	1,061	0	1,050	1,405	370,006	270,001	22,122	361	5,450	100	5,256	207	126	998	1	970	1,379	1	970	1,379	1	970	1,379
OFF-BALANCE SHEET exposures	30,391	28,541	3,104	789	0	489	489	489	24	4	68	0	7	100	67,495	66,104	3,104	0	407	407	36	36	80	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ For the definition of an off-balance sheet exposure refer to the Article 4(1) of Regulation (EU) No 1774/2015 (SME)

⁽²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

⁽³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at fair value through profit or loss other than IFT and provisions for off-balance sheet measures.

⁽⁴⁾ For the on-balance sheet loans, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing years. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.02 / 18.05), which follows a sign convention based on a credit/loss conversion, as explained in Annex 2, Part 1 (paragraphs 12 and 13) of Regulation (EU) 2013/1031. It is in supervisory reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS9 sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

⁽⁵⁾ From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

ASN AMRO Bank N

Gross carrying amount / Nominal amount	As of 30/06/2020												As of 30/06/2021														
	Of which performing						Accumulated impairment, accumulated negative changes in fair value due to credit risk and problems ⁽¹⁾						Gross carrying amount / Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and problems ⁽¹⁾								
	Of which performing		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾			On non-performing exposures ⁽³⁾			Calculations and reconciling differences between the two periods as reported on non-performing exposures			Of which performing		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾			Calculations and reconciling differences between the two periods as reported on non-performing exposures		
		Of which stage 1	Of which stage 2	Of which performing and past due < 90 days and < 180 days	Of which stage 1	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 3	Of which stage 3	Of which stage 3	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 3	Of which stage 3	Of which stage 3	Of which stage 3	Of which stage 3
47,494	47,494	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,494	46,200	0	0	0	0	0	0	0	0	0	0
50,859	50,859	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48,174	48,174	0	0	0	0	0	0	0	0	0	0
4,843	4,843	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,066	5,066	0	0	0	0	0	0	0	0	0	0
35,944	35,944	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,513	34,513	0	0	0	0	0	0	0	0	0	0
9,196	9,196	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,377	9,377	0	0	0	0	0	0	0	0	0	0
12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	12	0	0	0	0	0	0	0	0	0	0
29	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	29	0	0	0	0	0	0	0	0	0	0
205,707	200,341	24,845	405	5,555	103	5,453	5,423	346	377	994	5	877	3,866	208,307	204,939	23,180	218	5,557	103	5,455	5,426	329	561	941	5	923	3,845
3,308	3,308	0	0	0	0	0	0	0	0	0	0	0	0	3,248	3,248	0	0	0	0	0	0	0	0	0	0	0	0
132	503	37	0	7	0	7	7	0	0	3	0	3	4	126	123	7	3	3	0	2	3	0	0	0	0	0	0
16,479	16,479	37	0	0	0	0	0	0	0	0	0	0	0	16,129	16,129	37	0	0	0	0	0	0	0	0	0	0	0
48,659	48,571	647	67	36	0	36	36	5	0	0	0	0	13	52,462	52,451	961	3	36	0	36	36	30	2	2	2	3	14
46,914	5,867	7,953	404	5,111	0	5,111	5,111	213	133	790	0	790	1,777	42,380	62,791	6,397	174	5,964	5,110	106	39	743	0	743	1,752	1,777	
10,444	1,922	10,526	969	961	7	961	961	40	22	240	10	240	120	10,388	15,269	4,881	98	961	970	977	91	201	201	0	201	970	
71,099	20,395	50,704	800	0	801	801	801	40	0	842	744	0	842	744	20,697	53,550	32	842	876	0	51	84	760	0	84	760	
109,676	147,573	17,598	14	3,465	103	3,366	3,376	125	94	211	1	3,365	1,776	108,614	156,588	41	3,365	103	3,370	2,310	115	0	176	2,088	176	2,088	
130,207	127,138	16,334	20	1,077	103	1,069	1,064	78	62	0	1	62	2,065	130,041	139,048	15,913	20	1,073	1,065	1,044	76	64	0	64	1,065	1,044	
4,410	4,314	171	25	11	111	111	111	10	7	10	19	7	19	4,414	4,310	157	14	127	13	124	120	14	0	14	120	14	
403,476	397,421	24,845	405	5,555	103	5,453	5,423	350	377	994	5	877	3,866	408,209	403,481	23,180	218	5,517	103	5,455	5,426	330	561	941	5	923	3,845
68,175	66,300	3,168	0	811	0	811	811	16	4	65	0	65	0	68,270	66,467	1,642	0	811	800	100	100	14	7	94	0	0	0

2025 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,251	2,456	490	444	3,742	1,770	5,100	2,301	483	440	3,559	1,694
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	0	1	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	69	42	7	7	34	8	150	39	8	7	30	8
Non-financial corporations	3,850	1,757	425	386	2,535	1,194	3,643	1,632	417	381	2,357	1,135
of which: small and medium-sized enterprises	1,092	487	143	131	753		1,043	466	112	102	707	
Households	1,331	656	58	51	1,172	569	1,306	628	58	52	1,172	552
DEBT INSTRUMENTS other than HFT	5,251	2,456	490	444	3,742		5,100	2,301	483	440	3,559	
Loan commitments given	1,094	252	2	0	211	65	981	291	4	3	241	82
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,816	2,207	423	385	3,481	1,596	4,733	2,212	384	356	3,560	1,673
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	156	27	1	0	29	6	154	27	1	0	130	6
Non-financial corporations	3,357	1,556	372	341	2,266	1,035	3,340	1,568	340	318	2,286	1,106
of which: small and medium-sized enterprises	981	439	99	89	676		961	470	110	104	652	
Households	1,302	622	50	43	1,186	555	1,236	617	43	37	1,144	561
DEBT INSTRUMENTS other than HFT	4,816	2,207	423	385	3,481		4,733	2,212	384	356	3,560	
Loan commitments given	968	329	1	0	239	100	913	269	2	0	192	44
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
ABN AMRO Bank N.V.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾				
	Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment						
A Agriculture, forestry and fishing	4,445	162	162	4,445	70	0	4,524	151	151	4,524	57	0	4,459	160	160	4,459	53	0	4,375	152	152	4,375	35	0
B Mining and quarrying	1,282	69	69	1,282	1	0	1,223	10	10	1,223	1	0	1,214	12	12	1,214	1	0	1,086	9	9	1,086	1	0
C Manufacturing	4,148	471	471	4,148	62	0	4,224	535	535	4,224	72	0	4,024	468	468	4,024	60	0	3,976	510	510	3,976	84	0
D Electricity, gas, steam and air conditioning supply	2,027	123	123	2,027	41	0	1,951	102	102	1,951	40	0	2,069	101	101	2,069	39	0	2,012	93	93	2,012	36	0
E Water supply	631	37	37	631	4	0	560	43	43	560	7	0	547	41	41	547	4	0	483	5	5	483	5	0
F Construction	2,302	128	128	2,302	32	0	2,423	128	128	2,423	32	0	2,351	118	118	2,351	27	0	2,456	163	163	2,456	26	0
G Wholesale and retail trade	6,034	424	424	6,034	188	0	5,408	384	384	5,408	150	0	5,660	327	327	5,660	136	0	5,363	340	340	5,363	118	0
H Transport and storage	7,058	129	129	7,058	34	0	7,381	111	111	7,381	29	0	7,334	141	141	7,334	26	0	6,928	124	124	6,928	23	0
I Accommodation and food service activities	734	22	22	734	10	0	644	22	22	644	12	0	661	21	21	661	11	0	685	53	53	685	8	0
J Information and communication	4,959	131	131	4,959	47	0	3,757	46	46	3,757	40	0	4,171	201	201	4,166	47	0	4,225	395	395	4,225	86	0
K Financial and insurance activities	16,296	649	649	16,296	336	0	15,216	634	634	15,216	338	0	15,566	600	600	15,566	348	0	15,211	572	572	15,211	261	0
L Real estate activities	8,883	219	219	8,879	90	0	8,991	232	232	8,967	78	0	9,330	236	236	9,307	78	0	9,519	235	235	9,496	59	0
M Professional, scientific and technical activities	4,064	217	217	4,064	94	0	3,871	249	249	3,871	91	0	3,770	351	351	3,767	102	0	4,076	364	364	4,076	133	0
N Administrative and support service activities	3,950	142	142	3,950	49	0	3,598	118	118	3,598	38	0	3,525	107	107	3,525	35	0	3,367	49	49	3,367	35	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	52	1	1	52	2	0	49	1	1	49	1	0	47	1	1	47	1	0	53	1	1	53	1	0
Q Human health services and social work activities	1,867	151	151	1,861	22	0	1,843	151	151	1,837	20	0	1,826	155	155	1,821	19	0	1,792	83	83	1,786	24	0
R Arts, entertainment and recreation	164	10	10	164	6	0	159	12	12	159	7	0	182	15	15	182	6	0	186	11	11	186	6	0
S Other services	154	8	8	154	4	0	138	8	8	138	2	0	181	7	7	181	2	0	167	7	7	167	2	0
Loans and advances	69,969	3,094	3,094	69,039	1,090	0	65,960	2,935	2,935	65,930	1,015	0	66,918	3,111	3,111	66,881	996	0	65,960	3,166	3,166	65,932	941	0

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)