

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.



Leverage ratio

	(min 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)	
A.2	Tier 1 capital - fully phased-in definition	23,389	23,831			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



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			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	28,033	28,477	29,096	28,763	C 01.00 (10010,10010)	Articles 4[118] and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	19,915	20,357	20,416	20,321	C 01.00 (10030);0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	12,652	12,652	12,652	12,402	C 01.00 (10030,r0010)	Articles 26(1) points (a) and (b), 27 to 26, 36(1) point (f) and 42 of CR8
	A.1.2	instruments) Retained earnings	9,095	9,678	9,636	9,886	C 01:00 ((01:00;c0010)	Articles 26(1) point (c), 36(2) and 36 (1) points (a) and (l) of CRR
	A.13	Accumulated other comprehensive income	-301	-409	-273	-283	C 01.00 (0180,c0010)	Articles 41000, 2021 point fell and 26 (1) point (flor CRR
	A.1.4	Accumulated uniter comprehensive income Other Reserves	-301	-409	-2/3	-263	C 01:00 (r0300,c0010)	Articles 4(11.0), asks) point (p) and als (s) point (t) or CNR Articles 4(11.7) and 26(1) point (e) of CNR
	A.1.5	Omer Russerves Funds for general banking risk	0	0	0	0	C 01.00 (02.00.0010)	Articles 4(117) and July Joint (b) of Lick Articles 4(112), 20(1) point (f) and 26 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (10230;c0010)	Article 84 of CRR
	A.1.7		-52	-89	-190	-221	C 01.00 (10050);0010)	Articles 32 to 35 of and 36 (1) point () of CRR Articles 41131. 2621 coint (i) and 37 of CRR. Articles 4115, 3651 point (b) and 37 opint (a) of CCR
	A.18	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-225	-247	-263	-287	C 01.00 (r0300[c0010] + C 01.00 (r0340[c0010]	
	A.19	associated DTLs	-61	-47	-43	-40	C 01.00 (-0370,c0010)	Articles 36(1) point (r) and 38 of CRR
	A.1.10		-375	-415	-375	-443	C 01.00 (H0380, r0010)	Articles 36(1) point (cl), 40 and 159 of CRR
	A.1.11		-6	-3	-3	-3	C 01.00 (r039Q ₂ 0010)	Articles 4(1006), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (10430),r0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (10440),r0010)	Article 3(0) point () of CRR Article 4(0), 3(0) point (0 () and 80 to 0 of CRR, Article 3(0) point (0 (0, 34(0) point (0) 34(0) point (0) and (0) point (0) and 256 of CRR, Article 3(0) point (0) and 256 of CRR, Article 3(0) point (0) and (0) and (0) and (0) article 3(0) point (0) article 3(0) point (0) and (0) article 3(0) point (0) article 3(0) article
	A.1.14		0	0	0	-23	$\begin{array}{l} \text{C 0.100 } (0450 , 20010] + \text{C 01.00 } (0460 , 20010] + \text{C 01.00} \\ 0470 , 20010] + \text{C 01.00 } (0471 , 20010] + \text{C 01.00 } (0477 , 20010) \end{array}$	15-lipt of Circ and Articles, all (1) point (1) (y) and 15-lipt of Circ.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-23	C 01.00 (10460/c0010)	Articles 26(1) point (k) (k), 243(1) point (k), 244(1) point (k) and 258 of CRR
	A1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (F0480, 20010)	Articles 4(27), 26(2) point (h); 42 to 46, 49 (2) and (3) and 79 of CR8
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (1049Q ₁ :0010)	Articles 36(1) point (c) and 30; Articles 48(1) point (s) and 48(2) of CRR
OWN FUNDS Transitional period	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (+0500(+0010)	Articles 4(27); 36(1) point (i): 43, 45; 47; 48(1) point (b): 49(1) to (3) and 79 of CBR
Transitional period	A.1.18		0	0	0	0	C 01.00 (10510),r0010)	Article 48 of CRR
	A.1.18A		-185	-141	-146	-67	C 01.00 (r0513,r0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.188		0	0	0	0	C 01.00 (10514,r0010)	Article 36(1), point (n) and Article 133c(2) CSR
	A.1.18C		0	0	0	0	C 01.00 (r0515,r0010)	Article 36(1), point (I) CRR
	A.1.19		-627	-621	-579	-599	C 01.00 (10534,c0010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (10524),c0010)	-
	A.1.21		0	0	0	0	CA1(1116+1118+11126)	-
	A.1.21.1		0	0	0	0	C 01.00 (10230,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (10340):0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (10520,10010)	Articles 469 to 472, 478 and 481 of CSR
	A.2		3,474	3,474	4,220	4,220	C 01.00 (1053Q,10010)	Article 61 of CRR
	A.2.1		3,474	3,474	4,220	4,220	C 01.00 (+0540,+0010) + C 01.00 (+0670,+0010)	
	A.2.2		0	0	0	0	C 01.00 (10730,c0010)	
	A.2.3		0	0	0	0	C 01.00 (10890,10010) + C 01.00 (10700,10010) + C 01.00 (10710,10010) + C 01.00 (10740,10010) + C 01.00 (10744,10010) + C 01.00 (10748,10003)	
	A.2.4		0	0	0	0	C 01.00 (10600,c0010) + C 01.00 (10680,c0010) + C 01.00 (10780,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	23,389	23,831	24,637	24,542	C 01.00 (10015,r0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,644	4,646	4,460	4,222	C 01.00 (10750,c0010)	Article 71 of CRR
	A.4.1		4,644	4,646	4,460	4,222	C 01.00 (+0760(+0010) + C 01.00 (+0890(+0010)	
	A.4.2	Other Tier 2 Capital components and deductions	a	0	0	0	C 01.00 (+0910[-0010] + C 01.00 (+0910[-0010] + C 01.00 (+0910[-0010] + C 01.00 (+0910[-0000] + C 01.00 (+0950[-0010] + C 01.00 (+0950[-0010] + C 01.00 (+0970[-0010] + C 01.00 (+0974[-0010] + C 01.00 (+0970[-0010]	
				, ,	, and the second			
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (10880,10010) + C 01.00 (10000,10010) + C 01.00 (10000,10010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	143,822	140,871	141,710	139,789	C 02:00 (10010):0010)	Articles 92(2), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0			C 05.01 (10010):0040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			141,710	139,789	C 02:00 (1003E;r0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.85%	14.45%	14.41%	14.54%	CA2(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.26%	16.92%	17.39%	17.56%	CA2 (2)	-
	с.3	TOTAL CAPITAL RATIO (transitional period)	19.49%	20.21%	20.53%	20.58%	CA2 (S)	-
CAPITAL RATIOS (%)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			14.41%	14.54%		
Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			17.39%	17.56%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			20.53%	20.58%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,915	20,357			[A.1-A.1.12-A.1.21+MIN]A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2.2- A.4.3,0],0]	-
CET1 RATIO (%) Fully loaded (CRR2) ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.85%	14.45%			[0.1]/[0-0.1]	+
	•	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,r0010)	
Memo items	•	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440);20020)	
memo nems	٠	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,r0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440 ₁ :0040)	
				•			•	

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Overview of Risk exposure amounts

		RW	VAS		1
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	90,884	88,069	80,322	81,202	C02.00 (9040, 00010) -(C07.00 (9090, 0020, 0001) - C07.00 (90110, 0020, 9001) - C07.00 (9130, 0020, 9001) - C08.01 (9040, 9020, 9020) - C08.01 (9040, 9020)
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 (#0350, c0010) - [C 08.01 (#0040, c0360, 4002) + C 08.01 (#0550, c0360, 4002) + C 08.01 (#0660, r0360, 4002)]
Of which the advanced IR8 (AIRB) approach	48,756	48,322	43,999	44,618	C 02.00 (#010, c0010) - [C 08.01 (#0040, c0240, s001) + C 08.01 (#0050, c0240, s001) + C 08.01 (#0060, c0260, s001)]
Of which equity IRB	3,714	3,423	3,123	3,198	C 02.00 (r9420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	7,057	6,234	5,681	5,992	COTAD (0000, CAD20, ADD1 + CATAD (VALUE, CAD20, ADD1 + CATAD (VALUE, ADD20, CAD20, ADD1 + CABAD (0000, CABAD (0000, CAD20, ADD1 + CABAD (0000, CAB
Credit valuation adjustment - CVA	101	122	185	190	C 02.00 (10840, c0010)
Settlement risk	0	0	0	0	C 02.00 (19490, c0010)
Securitisation exposures in the banking book (after the cap)	361	371	358	456	C 02.00 (0470, 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 (19530, c0010)
Of which IMA	2,115	2,115	2,294	1,861	C 02.00 (19580, c0010) +C 002.00.a (1755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MANI(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	15,977	15,977	16,335	16,335	C 02.00 (rds90, 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 ⁽³⁾	27,327	27,982	36,536	33,754	C 02.00 (r6650, c0010) - C 02.00 (r6660, 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 Securifisations') section.

^[3] In response to changes to the reporting framework, certain RWEA 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.



(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
(nilli EUK) 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 ⁴	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 subsidaries, 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 subsidaries, 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
(2) Information available only as of end of the year				

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."



Total Assets: fair value and impairment distribution

ABN AMRO Bank N.V.

(min EUR)		As of 30	/09/2024			As of 31	/12/2024			As of 31/0	03/2025			As of 30/	06/2025		
			Fair value hierarch	Y			Fair value hierarchy	,			Fair value hierarch	Y		1	Fair value hierarch	,	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	312,131				285,624				303,832				308,630				IFRS 7.8(1); 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 1.22; 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				
	404,162				385,450				408,545				414,295				IAS 1.9(a), IG 6

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

(min E	EUR)			As of :	0/09/2024					As of 31/	12/2024					As of 31/0	13/2025					As of 30/	06/2025			
		G	ross carrying amou	nt ⁽²⁾	Ac	cumulated impairmer	nt ⁽²⁾	Gr	oss carrying amoun	^(p)	Acc	umulated impairmen	1t ⁽²⁾	Gri	oss carrying amount	; ^{p)}	Acci	umulated impairme	ent ⁽²⁾	Gro	ss carrying amoun	it ⁽²⁾	Acci	ımulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁽³⁾		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit trisk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		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)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	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)

¹⁸ This table covers IPES 9 specific information and as such only applies for IPES reporting banks.

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



Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

(IIIII 25II)					
		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
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(I)
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



Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
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
Short positions	Debt securities	1,986	1,040	1,389	1,616	Annex V.Part 1.31
	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)
Para dia	of which: Current accounts / overnight deposits	1,552	1,511	1,772	2,466	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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	



Market Risk
ABN AMRO Bank N.V.

	SA					II.	4									IM						
			VaR (Memoroni	dum item)	STRESSED VaR	Memorandum item)	MIGRATIC	TAL DEFAULT AND ON RISK CAPITAL HARGE	ALL PRICE RISI	S CAPITAL CHA	RGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (A	đemorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	iKS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
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						1
Of which: Specific risk	0	0	24	7	69	22							24	10	63	27						1
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						1
Of which: Specific risk	0	l ő	0	0	0	0							ı ö	0	0	0						1
Foreign exchange risk	0	0	1	0	3	2							1	0	3	1						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 30/0	5/2025					
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						1
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						1
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						1
Commodities risk Total	0	0	0	11	83	0 31	50	57	0	0	0	2.294	27	0	74	25	48	31	0	0	0	1.861
Total	U		44	- 11	83	31	50	5/	U	U	U	2,294	2/	9	/4		48	31	U	U	U	1,861

Marker risk templated does not include CEU positions under the particular approach for position in ik in Clus (Articles 348)(1), 350 (3) c) and 344 (2) a) (ERS), For internal model banks, it also does not include certain addross imposed by the supervisor as part of the onegoing review of internal models (Article 110 CRS), 80th the own fund requirements for these CEU positions and those resulting from the adds on for internal model banks are in the RWEA OVI template.

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach ABN AMRO Bank N.V.

					Standardise	d Approach			
			As of 30,	709/2024			As of 31/	12/2024	
		Original Exposure (F)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾	Original Exposure ⁶⁴	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾
	(min EUR, %)								
	Central governments or central banks	64,181	65,146	492		71,290 2,733	74,156 3.137	675	
	Regional governments or local authorities	3,321	3,731 3,817	65		2,733 1,490	3,137 2,841	93	
	Public sector entities	3,443	2,026	65		1,975	1,975	93	
	Multilateral Development Banks	5,592	2,026			5,975	1,975 5,627		
	International Organisations	21.205	10.145	1,418		22.211	5,027 8,352	1.056	
	Institutions Corporates	20,149	10,145	5,020		22,211	6,344	5,226	
	of which: SME	906	658	625		535	602	574	
	Retail	5.106	3.200	2,400		5.472	3.170	2,377	
	of which: SME	935	834	625		1,477	878	659	
Consolidated data	Secured by mortraines on immovable property and ADC exposures	934	924	327		598	587	209	
Consolidated data	of which SAT	11	***			30		209	
	Exposures in default	431	177	241	207	330	158	213	144
	Items associated with particularly high risk	431			207		1,00		
	Subordinated debt exposures		_				-		
	Covered bonds							0	
	Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakings (CIU)		0	0		35	36	19	
	Equity		0	0		0	0	0	
	Other exposures	178	178	138		152	152	110	
	Standardised Total (9)	127,666	102,177	11,101	275	136,763	106,534	9,978	205

					Standardise	d Approach			
			As of 30)	09/2024			As of 31,	12/2024	
	dmin.EUR. NO	Original Exposure (5)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	Central governments or central banks	31,724	31,460	294		45,041	47,653	470	
	Regional governments or local authorities	167	105	0		165	103	0	
	Public sector entities	51	308	0		169	372	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,448	3,690	845		6,184	2,620	576	
	Corporates	5,361	3,779	2,883		4,731	3,351	2,272	
	of which: SME	364 4,837	321 3,076	320 2,307		356 5.310	320 3.083	320	
	Retail of which: SME	935	834	2,907		1,466	3,083	2,312 657	
NETHERLANDS	of which: SME Secured by mortgages on immovable property and ADC exposures	935	919	325		1,400	875 582	208	
NETHERLANDS	of which: SME	11	***			30		200	
	Exposures in default	205	104	136	91	193	95	123	85
	Items associated with particularly high risk					0			
	Subordinated debt exposures								
1	Covered bonds	0				0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		32	32	16	
	Equity	0	0	0		0	0	0	
1	Other exposures	121	121	103		85	86	63	
	Standardised Total (3)				153				146

					Standardise	d Approach			
			As of 30)	09/2024			As of 31/	12/2024	
	fmin EUR. 50	Original Exposure ⁽⁵⁾	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁽⁴⁾	Esposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	6,990	6,990	27		7.145	7,146	20	
	Regional governments or local authorities	0	0				0		
	Public sector entities	0					0	0	
	Multilateral Development Banks	22	22			24	24	0	
	International Organisations	726	726	0		724	724	0	
	Institutions	8,514	1,903	219		8,846	1,892	219	
	Corporates	5,797	701	701		6,487	838	838	
	of which: SME	0	0	0		0	0	0	
	Retail	6	1	1		6	2	1	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortzages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1		0	0	0	0
	Items associated with particularly high risk	0	0				0	0	
	Subordinated debt exposures								
	Covered bonds	0	0				0	0	
	Claims on institutions and corporates with a ST credit assessment						0	0	
ı	Collective investments undertakings (CIU)						0	0	
ı	Coulty							0	
ı	Other exposures					- 4	4		
	Standardised Total (F)								

					Standardise	nd Approach			
			As of 30)	09/2024			As of 31/	12/2024	
		Original Exposure (H	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁶⁴	Exposure Value ⁽⁰⁾	Risk esposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, 10)								
1	Central governments or central banks	5,785	5,771 1,110	22		1,397	4,757 1,117	25	
	Regional governments or local authorities	685 2.050	1,110			686 1.928	1,117		
	Public sector entities Multilateral Development Banks	2,050	1,561			1,928	140		
	Multilateral Development Banks International Organisations	0				0	0		
	Institutions	2.099	1,827	45		2.183	1,820	43	
	Corporates	1,516	394	704		1.430	319	319	
	of which: SME	64	44	44		65	45	45	
	Retail	141	56	42		30	17	13	
	of which: SME	0	0	0		3	0	0	
GERMANY	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	46	31	46	3	28	24	35	2
	Items associated with particularly high risk		0	0			0	0	
	Subordinated debt exposures								
	Covered bonds	0	0			٥	0	0	
	Claims on institutions and corporates with a ST credit assessment					۰	0		
	Collective investments undertakings (CIU)					3	3	1	
	Equity	12					0 10	24	
	Other exposures	1/2	32	- 4	-	30	30	24	

		Standardised Approach										
			As of 30)	09/2024			As of 31/	12/2024				
		Original Exposure (5)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁶⁹	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (2)			
	(minEUR, %)											
	Central governments or central banks	1,260	2,788	49		1,238	3,070	58				
	Resional sovernments or local authorities	. 0		0			. 0					
	Public sector entities	914 327	952	0		926	657					
	Multilateral Development Banks International Organisations	327	327			328	328					
	International Organisations Institutions	151	151			107	107	0				
	Corporates	1.162	496	458		1.058	464	426				
	of which: SME	451	268	235		426	237	209				
	Retail	101	200			15	247					
	of which: SMC	10					, and a	,				
FRANCE	Secured by mortgages on immovable property and ADC exposures											
FRANCE	of which: SME											
	Exposures in default	- 4	71	12		45	22	32				
	Exposures in persuit Items associated with particularly high risk	,										
	Subordinated debt exposures		_			_						
	Covered bonds	0				0		0				
	Claims on institutions and corporates with a ST credit assessment						0					
	Collective investments undertakings (CIV)						0					
	Equity						0					
	Other exposures					11	11	10				
	Standardised Total (9)											

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach ABN AMRO Bank N.V.

	ABN AMKU BINK N.V.												
					Standardise	d Approach							
			As of 30)	09/2024			As of 31,	12/2024					
		Original Exposure (A)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾				
	(min EUR, N)												
	Central governments or central banks Resional governments or local authorities	1,535	1,419	15		337	221	16					
	Regional governments or local authorities Public sector entities	0	35			0	10						
	Multilateral Development Banks	28	25			29	29						
	International Organisations					0							
	Institutions	1,137	1,137	23		968	968	27					
	Corporates	2,004	450	450		2,284	313	313					
	of which: SME	0	0	0		0	0	0					
	Retail	12	4	3		13	4	3					
	of which: SME	0	0	0		1	0	0					
UNITED KINGDOM	Secured by mortzazes on immovable property and ADC exposures	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	1		1		1			0				
	Items associated with particularly high risk Subordinated debt exposures		۰	۰									
	Subordinated debt exposures Covered bonds												
i	Covered bonds Claims on institutions and corporates with a ST credit assessment												
ı	Collective investments undertakines (CU)												
	Equity												
ı	Other eappayres	16	16	11		26	16	10					
	Standardised Total (1)				6				6				
		Married Control				ick militariting techniques (a.e. subs							

			Standardised Approach										
			As of 30,	09/2024			As of 31/	12/2024					
	lenis EUR. 10	Original Exposure (E)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁶⁴	Esposure Value ⁽⁴⁾	Risk esposure amount	Value adjustments and provisions (2)				
	Central governments or central banks	2.176	2.175			2.092	2.093						
	Regional governments or local authorities	509	509			554	584	0					
	Public sector entities	105	162	19		107	163	20					
	Multilateral Development Banks		0				0	0					
	International Organisations	1.196	3,396			3.382	3,382	0					
	Institutions	24	14	7		24	14	3					
	Corporates	483	103	99		490	112	112					
	of which: SME		0	0		1	0	0					
	Retail	35	26	20		35	26	20					
	of which: SME		0	0		1	0	0					
BELGIUM	Secured by mortgages on immovable property and ADC exposures	1	1	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	30	9	13	20	32	10	14	2				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Subordinated debt exposures												
	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					
	Standardised Total (9)				20				2				

				Standardise	d Approach						
		As of 30)	09/2024			As of 31/	12/2024				
	Original Exposure (N	Exposure Value ^(b)	Risk exposure amount	Value adjustments and provisions ⁽⁵⁾	Original Esposure (4)	Exposure Value ⁽⁰⁾	Risk esposure amount	Value adjustments and provisions ⁽²⁾			
(min EUR, %)											
banks	209	209	0		246	246	0				
suthorities	0	0	0		0	0	0				
	0	0	0		0	0	0				
	1,627	1,627	0		1,572	1,572	0				
	1,124	93	0		2,533	1,500	0				
	0	0	0		0	0	0				
	47	26	26		20	2	2				
	28	25	25		0	0	0				
	1	0	0		2	1	1				
	0	0	0		1	1	1				
sable property and ADC exposures	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0	0	0	0	0				
ty high risk		0	0			0					
	0	0	0		0	0	0				
orates with a ST credit assessment	0	0	0		0	0	0				
sings (CIU)	0	0	0		1	1	1				
	0	0	0		0	0	0				
	0					0	0				

					Standardise	d Approach			
			As of 30,	09/2024			As of 31/	12/2024	
	AnticEEE NA	Original Exposure (II)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	Central governments or central banks	6,585	6.585	1		1.485	1.485	1	
	Regional governments or local authorities	0		0		0		0	
	Public sector entities	0				0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	17	2		57	12	0	
	Corporates	1,626	465	465		2,609	212	212	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
SINGAPORE	Secured by mortrages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	0	0	45	10	0	0	10
	Items associated with particularly high risk								
	Subordinated debt exposures								
	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		٥	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures					0	0	0	
	Standardised Total (9)				45				10

					Standardise	ed Approach			
			As of 30,	09/2024			As of 31,	12/2024	
	desin EUR, No.	Original Exposure (5)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk esposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	91	91			20	70		
	Regional governments or local authorities							0	
	Public sector entities						0	0	
	Multilateral Development Banks	0		0			0	0	
	International Organisations	35	35	0		21	21	0	
	Institutions	0	0	0		0	0	0	
	Corporates	360	119	119		336	143	143	
	of which: SME	0	0	0		0	0	0	
	Retail	3	1	1		4	1	1	
SWITZERLAND	of which: SME							0	
SWITZERLAND	Secured by mortraines on immovable property and ADC exposures of which: SME							0	
	of which: SME Exposures in default							0	
	Items associated with particularly high risk							0	
	Subordinated debt exposures		_					-	
	Counted bonds		0				0	0	
1	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
1	Other exposures			0			0	0	
	Standardised Total (2)								0

					Standardise	d Approach				
			As of 30,	09/2024		As of 31/12/2024				
		Original Exposure (F)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	
	(minEUR, 10)									
	Central governments or central banks	1,497	1,497			1,493	1,493	0		
	Regional governments or local authorities	616	616			0	0	0		
	Public sector entities						552	0		
	Multilateral Development Banks							0		
	International Organisations							0		
	Institutions		35					0		
	Corporates							0		
	of which: SME	0				0		0		
	Retail	0				0		0		
FINLAND	of which: SME Secured by morteages on immovable property and ADC exposures	0				0		0		
FINDAND	Secured by mortzages on immovable property and ADC exposures of which: SME	0				0		0		
	of which: SME Exposures in default	0				0		0		
	Items associated with particularly high risk							0		
	Subordinated debt exposures	Ü				ů				
	Suborainated dear exposures Covered bonds									
	Claims on institutions and corporates with a ST credit assessment							0		
	Collective investments undertakings (CIU)									
	Collective investments undertakings (CIU) Equity									
	Other exposures									
	Other exposures Standardised Total ^(D)	, and a				- i				

| European | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardized Approach | ABN AMRO Bank N.V.

					Standardised Approx	kh							
				As of 31/03/2025			As of 30,	06/2025					
		Original Exposure (1)	fool Eppson " Exposer Yulus" Risk separary amount Value adjustments and produces " Original Exposures" Exposure Yulus " Risk separary amount										
	(min EUR, %) Central apperrements or central banks	77.153	207.397	612		76,223	107.316	484					
	Regional governments or local authorities	2,598	3,003	0.11		2,405	2.835						
	Public sector entities	3,221	1.717	-		3,320	1.764	10					
	Multilateral Development Banks	2,535	2,535			2,653	3,639						
	International Organisations	6,441	5,385			6,569	5,599						
	Institutions	17,649	5,415	1,187		17,363	5,861	1,282					
	Corporates	21,757	6,496	5,530		19,371	6,485	5,510					
	of which: SME	1,066	537	537		1,046	587	587					
	Retail	5,031	2,643	1,944		4,947	2,576	1,903					
	of which: SME	1,454	864	622		1,414	827	601					
Consolidated data	Secured by mortages on immovable property and ADC exposures	1,574	1,514	907		1,677	1,577	948					
	of which: SME	135	119	84		195	174	123					
	Exposures in default	338	142	182	139	373	150	198	128				
	Items associated with particularly high risk												
	Subordinated debt exposures	9	9	14		24	18	27					
	Covered bands	81	81	40		216	0 216						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	70	70	1		216	216	4					
		2	2	1		3	3	2					
	Equity	232	231	203		232	231	188					
	Other exposures Standardised Total ⁽²⁾	138,690	136,640	10,629	202	135,375	138.271	10.557	186				
	Standardised Total	138,690	136,640	10,629	202	135,375	118,271	10,557	186				

134.00 134.00 134.00 134.00 135.00 13

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	706/2025	
	(min SUR. NJ	Original Exposure ⁽³⁾	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
	Central apvernments or central banks	49,757	75,977	42		49,758	76,919	307	
	Regional governments or local authorities	163	81	0		161	84	0	
	Public sector entities	1	128	0		1	127	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,753	1,310	554		4,446	1,633	690	
	Corporates	6,091	3,564	2,602		3,989	3,131	2,180	
	of which: SME	408	292	292		478	371	371	
	Retail	4,926	2,612	1,919		4,849	2,549	1,882	
	of which: SME	1,443	861	620		1,404	824	500	
NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	1,383	1,335	809		1,457	1,371	834	
	of which: SME	72	65 102	53		94	84	71	
I	Exposures in default	212	102	127	91	221	81	101	
	Items associated with particularly high risk Subordinated debt exposures	,		,					
I	Subordinated debt exposures Covered bands	1	1	1				,	
I	Covered bonds Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakings (CIU)	1	1	1		2	2	2	
I	Equity						i i	i i	
	Other exposures	105	167	158		169	169	148	
I	Standardised Total (1)				153				141
	Autonomy Ival				123				

					Standardised Approx	ach			
				As of 31/03/2025			As of 30/	06/2025	
	(min 5UR, 5U	Original Exposure ⁽¹⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (P)
	Central governments or central banks	7.226	7.226	1		6.744	6.744	6	
	Regional governments or local authorities	.,	.,			0	0		
	Public sector entities	0	0			0	0		
	Multilateral Development Banks	312	312	0		372	372	0	
	International Organisations	445	445	0		450	450	0	
	Institutions	9,420	1,296	218		7,623	1,196	274	
	Corporates	6,371	746	746		6,057	696	695	
	of which: SME	0	0	0		0	0	0	
	Retail	5	1	1		5	1	1	
LINUTED STATES	of which: SME								
UNITED STATES	Secured by mortazers on immovable property and ADC exposures of which: SME	10	10			10	10		
	of which: SME Exposures in default	0	0			ů	0		
	Items associated with particularly high risk		·		·	ů	·		· ·
1	Subordinated debt exposures			0				0	
	Covered bands	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	5	5	0		7	7	1	
	Standardised Total (2)				0				

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	06/2025	
	(min SUR, No	Original Exposure (4)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁹⁾	Original Exposure (1)	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	3,318	4,840	80		2,854	4,434	18	
	Regional governments or local authorities	724	1,190	0		655	1,141	0	
	Public sector entities	2,065	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	1,653	54		1,944	1,641	34	
	Corporates	1,363	439	439		1,221	412	412	
	of which: SME	201	50	50		191	39	39	
	Retail	15		1		15	4	3	
GERMANY	of which: SME	.5				.5			
GERMANY	Secured by mortgages on immovable property and ADC exposures of which: SME	14	14	,		14	14	,	
	Dramon: Swit	34							
	Exposures in densure Items associated with particularly high risk		,			0,		,	
	Subordinated debt exposures		0	0		0	0	0	
	Covered bands		0						
1	Claims on institutions and corporates with a ST credit assessment	0	0			0		0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
1	Coulty	0	0	0		0	0	0	
	Other exposures	30	30	23		27	27	19	
	Standardised Total (3)				6				

		Standardised Approach												
					Standardised Approa	ich								
				As of 31/03/2025			As of 30/	06/2025						
	(min EUR. 10)	Original Esposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾					
	Central governments or central banks	1.230	2,756	11		1.249	2.789							
	Central governments or central banks Regional governments or local authorities	1,230	23											
	Public sector entities	0 0 0 0 0 770 564 0												
	Multilateral Development Banks	327												
	International Organisations		0				0	0						
	Institutions	4	2	3		2	2	3						
	Corporates	938	404	405		803	361	361						
	of which: SME	419	195	195		375	177	177						
	Retail		2	1		7	2	1						
	of which: SME	1	0	0		1	0	0						
FRANCE	Secured by mortgages on immovable property and ADC exposures	99	87	51		127	114	69						
	of which: SME	63	54	31		101	90	52						
	Exposures in default	45	24	35	7	41	18	26						
	Items associated with particularly high risk													
	Subordinated debt exposures			13				13						
	Covered bands	0	0	0			0	0						
	Claims on institutions and corporates with a ST credit assessment	43	43	1		89	89	2						
	Collective investments undertakings (CIU)					0								
	Equity													
	Other exposures	9	9			9	9							
	Standardised Total (2)				Erredit conversion factors or credit risk mitigation techniqu									

eba Banking Authority	2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach ABN AMRO Bank N.V.				Standardised Appro	arh.			
				As of 31/03/2025			As of 30,	106/2025	
		Original Exposure (4)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁽³⁾	Exposure Value ^(A)	Risk exposure amount	Value adjustments and provisions (P)
	(min EUR, %) Central apperrements or central banks	271	305	,		1.132	1.176	14	
	Regional governments or local authorities	-/-	0			2,222	1,170		
	Public sector entities	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	15	
	Corporates	1,626	519	519		2,216	890	890	
	of which: SME	38		0		1		0	
	Retail	11	3	3		9	2	2	
LINUTED WILLDOOM	of which: SME			0				0	
UNITED KINGDOM	Secured by mortazers on immovable property and ADC exposures of which: SMC	16	16	,		16	16		
	of which: SME Exposures in default			0				0	
	Items associated with particularly high risk		U				U	0	· ·
	Subordinated debt exposures		0	0			0	0	
	Covered bands			0				0	
1	Claims on institutions and corporates with a ST credit assessment	27	27	1		127	127	3	
I	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Coulty	0	0	0		0	0	0	
	Other exposures	16	16	10		14	14	7	
	Standardised Total (3)				0				
					credit conversion factors or credit risk mitigation techniq				

		() техничая аражиния воз решком регозиту от соотвершну еском токи эт исклагатом кроиме воз посовершни соот на круптиент. ———————————————————————————————————												
					Standardised Approa	ĸh								
				As of 31/03/2025			As of 30,	06/2025						
		Original Exposure (1)	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (P)					
	(min EUR, N)	2.089	2.142			1.870	1.910							
	Central governments or central banks	727	727			1,870	1,930	0						
	Regional governments or local authorities Public sector entities	53	42			542	642	10						
	Multilateral Development Banks					23	0							
	International Organisations	3,422	3.422	0		3,577	3,577	0						
	Institutions	42	16	6		19	19	7						
	Corporates	559	89	89		445	82	82						
	of which: SME	0	0	0		0	0	0						
	Retail	18	6	4		17	5	4						
	of which: SME	1	0	0		1	0	0						
BELGIUM	Secured by mortgages on immovable property and ADC exposures	24	24	13		23	23	12						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	29	7	7	22	26	9	11	17					
	Items associated with particularly high risk													
	Subordinated debt exposures	0	0	0		0	0	0						
	Covered bands	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						
	Coulty	0	0			0		0						
	Other exposures	0	0					0						
	Standardised Total (1)				22				17					

					Standardised Approx	kh			
				As of 30,	/06/2025				
	(minSUR, NJ	Original Exposure (4)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, N) Central governments or central banks	245	310	0		247	247	0	
	Regional governments or local authorities	0				0			
	Public sector entities	0	0	0		0		0	
	Multilateral Development Banks	1,786	1,786	0		1,846	1,846	0	
	International Organisations	2,525	1,469	0		2,496	1,527	0	
	Institutions	0	0	0		0	0	0	
	Corporates	47	1	1		18	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	1	1	1		1	1	1	
LUXEMBOURG	of which: SME Secured by mortgages on immovable property and ADC exposures	1	1	1		1	1	1	
LUXEIVIBUUNG	of which: SME					0		0	
	Exposures in default				0			0	
	Items associated with particularly high risk				-	_		-	
	Subordinated debt exposures		0	0		10	4	6	
	Covered bonds		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	
	Standardised Total (II)				0				4 .

		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		.,,	or expense is an incase grant creat introduction				
					Standardised Approx	ĸh			
				As of 31/03/2025			As of 30,	706/2025	
	(refo GUR, NJ	Original Exposure (4)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (P)
	Central governments or central banks	4,921	4,921	-		5,079	5,079		
	Regional governments or local authorities								
	Public sector entities	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	0		50	14	1	
	Corporates	2,134	347	347		2,125	391	391	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		2	0	1	
	of which: SME	0	0	0		0	0	0	
SINGAPORE	Secured by mortsuses on immovable property and ADC exposures	2	1	1		2	1	1	
	of which: SME Exposures in default	9	0						
1	Exposures in default Items associated with particularly high risk	,	U	U	,	,	-	-	3
	stems associated with particularly right risk Subordinated debt exposures			0		0	0	0	
1	Suborolinated beof exposures Covered bonds	,							
	Claims on institutions and corporates with a ST credit assessment								
1	Collective investments undertakings (CIU)								
	Equity	0	0			0	0	0	
1	Other exposures	0	0			0	0	0	
	Standardised Total (2)				9				5

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	06/2025	
	(min 509. 50	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁹⁾	Original Exposure (1)	Exposure Value ^(A)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
	Central governments or central banks	189	189	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	
	International Organisations	49	49	0		46	46	0	
	Institutions	5				573	186	185	
	Corporates of which: SME	374	83	.79		5/3	186	185	
	of which: SME Retail								
	of which: SME	1	î						
SWITZERLAND	Secured by morteages on immovable property and ADC exposures	1	1	0		1	1		
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
I	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bands	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	
I	Equity			0				0	
	Other exposures			0		0	0	0	
	Standardised Total (2)				Creatile consumming furthers or creatile risk militarities harbonic				

		(2) Total value adjustments and pr	avisions per country of counterp	arty excludes those for securitisati	on exposures but includes general credit risk adjustments				
					Standardised Approx	xh .			
				As of 31/03/2025			As of 30/	06/2025	
	finin EUR. 10	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks	1.465	1.465	0		1.626	1.626	0	
	Regional governments or local authorities	0	0	0				0	
	Public sector entitles	0	590	0		0	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	
FINLAND	Secured by mortzazes on immovable property and ADC exposures	٥	0	0		0	0	0	
	of which: SME	٥	0	0		0	0	0	
	Exposures in default					0	0		
	Items associated with particularly high risk Subordinated debt exposures								
	Subordinated debt exposures Covered bands		0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0					0	
	Collective investments undertakings (CIU)	, a	0					0	
					0				٥
	Coulty Other exposures Standardised Total ⁽⁹⁾	0 0 0	0 0 0	O O O	0 redit convenion factors or credit risk mitigation technics	O O O	0	0	

Credit Risk - IRB Approach

ABN AMRO Bank N.V.

							IRB Ap	proach								
				As of 30,	09/2024					As of 31/	12/2024					
		Original	Original Exposure (⁽¹⁾ Exposure Value (⁽¹⁾ Exposure Value (⁽¹⁾ Exposure Value (⁽¹⁾ It is exposure amount Value adjustments and provide and													
	(min EUR, %)		Of which: defaulted Of which: defaulted Of which: defaulted Of which: defaulted													
	Cantral hards and control economists [2]	0														
	Institutions	12,193		11,465	2,198	2 746		10,820	0	9,633	1,624		1			
	Corporates	131,529 24.180	4,226	102,651	9175	2,746	1,064	128,991 23.997	3,907	99,988 19,669	58,499 9,172	2,239	9			
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	24,180 25.286	1246	19,757 21.831	9,175 12,445	1.097	128 355	23,997	1.223	21,096	9,172	43 817	1 3			
	Corporates - Or Winds: SME Retail	170.878	1,246	166.202	18.829	1,097	209	172,472	1,595	167.760	18,495	1.862	2			
	Retail - Secured on real estate property	162.328	1,498	161.821	17,714	1.723	157	164.118	1.487	163,547	17,369	1,650	1			
	Retail - Secured on real estate property - Of Which: SME	3,636	85	3.396	806	77	21	3.515	72	3.282	728	57				
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	158,692	1,413	158,425	16,908	1,646	136	160,603	1,415	160,265	16,641	1,593	1			
consonautea auta	Retail - Qualifying Revolving	5,388	22	1,646	112	35	0	5,354	23	1,608	153	36	1			
	Retail - Other Retail	3,163	87	2,735	1,003	173	52	3,000	85	2,604	973	175	1			
	Retail - Other Retail - Of Which: SME	1,460	61	1,118	477	131	24	1,418	57	1,088	464	132	1 :			
	Retail - Other Retail - Of Which: non-SME	1,703	26	1,617	526	42	28	1,582	28	1,516	509	43				
	Equity	1,142	0	1,142	3,714	0		1,100	0	1,100	3,423	0				
	Collective Investments Undertakings (CIU)															
	Other non credit-obligation assets	1,397														
	IRIS Total ^(II)				86,195		86,195									

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to the control of the

"IBBT Catal does not include the Securitisation position unilike in the results price to the 2019 exercise."

Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original t	xposure ⁽³⁾	Exposure Value (3)	sure amount	Value adjustments and provisions	Original Exposure ⁽³⁾		Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions	
	(min EUR, %)								Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,560	0	1,444	256	0	0	1,270	0	1,158	192	0	0
	Corporates	74,585 8.931	3,270	59,108 7,672	34,010	2,435	738	72,110	3,067	56,516	32,490	1,947	637
	Corporates - Of Which: Specialised Lending				2,898	35	59	8,691	206	7,487	2,912	43	60
	Corporates - Of Which: SME	20,469	1,064	18,312	9,673	995	290	20,225	1,051	18,106	9,203	754	284
	Detail	170,319	1,596	165,697	18,745	1,905	208	171,928	1,585	167,270	18,419	1,846	224
	Retail - Secured on real estate property	161,852	1,487	161,346	17,634	1,699	156	163,658	1,478	163,087	17,296	1,635	155
	Retail - Secured on real estate property - Of Which: SME	3,627	83	3,387	791	63	21	3,507	71	3,275	722	51	26
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	158,226	1,404	157,959	16,843	1,636	135	160,151	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	2,732	1,001	172	52 24	2,997	85	2,601	972	175	60
	Retail - Other Retail - Of Which: SME		61	1,116				1,416	56			132	32
	Retail - Other Retail - Of Which: non-SME	1,702	26	1,615	526	42	28	1,581	28	1,514 874	509	43	27
l	Equity	970		970	2,786			916	0	874	2,646		
	Collective Investments Undertakings (CIU) Other non credit-obligation assets												
	IRS Total												

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

							IRB Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Original	Original Exposure (7) Sisk exposure amount Value adjustments and provisions						Original Exposure ⁽³⁾ Exposure Value ⁽¹⁾			sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	971	0	851	380	0	0	832	0	817	312	0	0
	Corporates	1,494	81	1,331	586	0	1	1,504	85	1,359	625	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	4	4	0	0	5	0	4	4	0	0
	Retail	55	1	52	6	1	0	55	1	53	7	1	0
	Retail - Secured on real estate property	51	1	51	6	1	0	52	1	52	6	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	51	1	51	6	1	0	52	1	52	6	1	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
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	68	0	68	234	0	0	63	0	65	381	0	0
	Collective Investments Undertakines (CIU)												
1	Other non credit-obligation assets												
1	IRB Total												

frishal exposure, unlike Exposure value, is reported before takins into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects) and PSGs from Q1 2025

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Origina	Exposure ⁽²⁾	Exposure Value (3)		sure amount	Value adjustments and provisions	Original I	Exposure (F)	Exposure Value (II)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,327	0	1,279	322	0	0	1,005	0	957	180	0	0
	Corporates	7,311	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
GERMANY	Retail - Secured on real estate property - Of Which: non-SMI		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
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	69	0	69	130	0	0	69	0	87	165	0	0
1	Collective Investments Undertakines (CIU)											4	
1	Other non credit-obligation assets												
1	IRIS Total												

Officinal esposure, unlike Exposure value, is recorted before takins into account any effect due to credit conversion faction or credit risk mitiestion techniques (e.e., substitution effe

								IRB Ap	proach					
					As of 30/	09/2024					As of 31/	12/2024		
			Original t	xposure ⁽²⁾	Exposure Value (5)	fisk expo	sure amount	Value adjustments and provisions	Original I	exposure (F)	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)												Of which: defaulted	
	Central banks and central governments (2)		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		3,427	0	3,036	319	0	1	2,848	0	2,446	224	0	1
	Corporates		9,682	217	7,548	5,311	61	92	9,675	217	7,524	5,174	61	66
	Corporates - Of Which: Specialised Lending		864	0	689	377	0	1	973	0	739	409	0	1
	Corporates - Of Which: SME		3,073	114	2,384	1,898	14	53	2,389	123	1,805	1,510	18	34
	Retail		43 36	2	39 36	7	3	0	42 36	2	37	6	2	
	Retail - Secured on real estate property		36	0	36	7	3	0	36	2	35		2	
		ate property - Of Which: SME	32	0	32	1		0	32		32	1		
FRANCE	Retail - Qualifying Revolving	ate property - Of Which: non-SME	32	2 0	32		3	0	32	2	32	6	2	
	Retail - Other Retail		,	0	2				,		2	0		
	Retail - Other Retail - Other Retail - Of W	NAME OF THE OWNER OWNER OF THE OWNER OWNE	0	0	0	0		0	0			0		
	Retail - Other Retail - Of W		0	0	0	0		0			0	0	0	0
	Equity Construction of the	III. IIII-2ML	8	0	8	465		0	8		10	29		i i
	Collective Investments Undertakines (CIU)													
	Other non credit-obligation assets													
	IRIS Total													

Original exposure, unlike Exposure value, is reported before (F) Incl. RGLAs and PSEs from Q1 2025

Credit Risk - IRB Approach

								IRB App	proach					
					As of 30,	09/2024					As of 31/	12/2024		
			Original Exposure ⁽¹⁾ Exposure Value ⁽²⁾ Exposure Value ⁽³⁾ Exposure Value ⁽³⁾ Exposure Value ⁽⁴⁾ Exposu										Value adjustmen	
		(min EUR, %)	of which: defaulted											
		s and central acovernments (2)	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		12,349	192	10,161	5,910	159	17	12,218	148	10,045	5,865	160	14
			2,525	28	1,965	1,327	0	3	2,347	0	1,779	1,235	0	4
			560	40	281	147	51	0	500	28	242	115	36	0
	Retail		61	0	56	6	0	0	56	0	51	6	0	0
		Retail - Secured on real estate property	54	0	54	6	0	0	49	0	49	6	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM			54	0	54	6	0	0	49	0	49	6		
		Retail - Qualifying Revolving Retail - Other Retail		0	2	0		0		0	2	0		
		Retail - Other Retail - Other Retail - Of Which: SME	1	0	1			0	1		1			
			1 0	0	1			0	1 0	0	0			
	Equity		22	0	22	80	0	0	40	0	43	154		0
		vestments Undertakines (CIU)												
		edit-obligation assets												
	IRIS Total													

							IRB Ap	proach					
					09/2024								
		Original	Exposure ⁽¹⁾	Exposure Value ⁽³⁾	flisk expo	sure amount	Value adjustments and provisions	Original t	exposure (FI	Exposure Value (I)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments [7] Institutions	0 252	0	0 253	0	0	0	0 279	0	0 280	0 27	0	0
	Corporates	4,241	48	3,251	2,138	61	24	4,308	35	3,327	2,221	49	16
	Corporates - Of Which: Specialised Lending	485	0	364	293	0	2	419	0	343	273	0	2
	Corporates - Of Which: SME	46	19	44	53	37	7	22	11	21	19	9	3
	Retail	68	0	56	9	0	0	67	0	55	10	0	0
	Retail - Secured on real estate property	50	0	49	8	0	0	48	0	49	9	0	
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	49	0	49	0	0	0	1 49	0	48		0	
BELGIUM	Retail - Qualifying Revolving	18	0	49				19		46		0	
	Retail - Other Retail	0	0	0	0	0	0		0	1			0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	ė .			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	
	Equity	5	0	5	18	0	0	5	0	10	27	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRIS Total												

							IRB App	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (3)	Risk expo	sure amount	Value adjustments and provisions	Original	exposure (II	Exposure Value (II)	Risk expo	iure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted										
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	123	0	123	25	0	0	63	0	63	20	0	0
	Corporates	4,614	13	3,849	2,167	0	12	4,852	13	3,895	2,193	0	28
	Corporates - Of Which: Specialised Lending	1,258	0	1,065	582	0	4	1,412	0	1,142	624	0	20
	Corporates - Of Which: SME	213	0	172	106	0	1	128	0	113	81	0	0
	Retail	5	0	5	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	0	4	0	4	1	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	0	0	0	0	0	0	0	0	2	4	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					/
					As of 30	09/2024					As of 31/	12/2024		
			Original	Exposure ⁽¹⁾	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original I	hiposure ⁽³⁾	Exposure Value (1)		sure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central government	ents ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		26	0	26	7	0	0	20	0	20	13	0	0
	Corporates		468	0	365	260	0	0	402	0	297	220	0	0
		ich: Specialised Lending	260	0	245	159	0	0	241	0	227	163	0	0
	Corporates - Of Whi	ich: SME	79	0	69	58	0	0	76	0	68	57	0	0
	Retail		20	0	20	2	0	0	20	0	19	2	0	0
		real estate property	20	0	20	2	0	0	19	0	19	2	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
SINGAPORE			20	0	20	2	0	0	19	0	19	2	0	0
	Retail - Qualifying F		1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0				
				0					0	0				
	Ret Equity		0	0	0	0	0	0	0	0		1	0	0
	Collective Investments Undertaking													
	Other non credit-obligation assets													
	IRB Total													

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original							Exposure ⁽³⁾	Exposure Value (I)	Risk exp	osure amount	Value adjustment and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions					Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,099	0	1,098	186	0	0	824	0	824	126	0	
	Corporates Corporates - Of Which: Specialised Lending	1,791 211	11	1,040	589 103	1	3	1,910	5	1,036 168	563 105	1	2
	Corporates - Of Which: SME	148	9	98	82	0	0	194	0	138	74	0	0
	Retail	48	0	46		0	0	44	0	42	7		
	Retail - Secured on real estate property	45	0	45	5	0	0	41	0	41	7	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SM	45	0	45	5	0	0	41	0	41	7	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				
	Retail - Other Retail - Of Which: SME		0				0	0	0				
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0			0	0		ů		
	Collective Investments Undertakings (CIU)			0						4	3	-	-
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of 30,	/09/2024					As of 31/	12/2024		
			Original	Exposure ⁽¹⁾	Exposure Value ⁽³⁾	fisk expo	osure amount	Value adjustments and provisions	Original	Exposure (II	Exposure Value (I)	Risk expo	sure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks	and central governments (1)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		403	0	402	42	0	0	933	0	381	24	0	0
	Corporates		153	0	107	104	0	0	143	0	97	94	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0		0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0			0	0
			0	0	0	0	0	0	0	0		0	0	0
FINLAND		Retail - Secured on real estate property - Of Which: non-SME	0	0	0									
		Retail - Qualifying Revolving			0					0				
		Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0									
			0	0	0			0		0				
	Equity		0	0	0	0	0		0	0			0	0
		estments Undertakines (CIU)		0										
		dit-obligation assets												
	IRB Total													
	IND TOTAL													

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	03/2025					As of 30/	06/2025		
		Original	Exposure [1]	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original	Exposure ⁽²⁾	Exposure Value (I)	flisk expo	osure amount	Value adjustment and provisions
	(min EUR, %)	Of which: defaulted Of which: defaulted Of which: defaulted											
	Central hanks and rentral envernments (2)	98 0 49 20 0 0 95 0 47 17 0											
	Institutions	10,823	0	9,756	1,635	0	0	11,880	0	10,916	2,034	0	i
	Corporates	123,453	3,845	94,350	52,623	3,737	970	123,762	4,019	93,191	52,412	3,722	9.
	Corporates - Of Which: Specialised Lending	25,630	362	21,751	9,602	267	82	25,674	655	21,739	9,935	450	11
	Corporates - Of Which: SME Retail	30,898 173,668	1,614 1,616	26,636 141.194	13,259 15,452	1,626	341 208	30,266 176,216	1,759 1,541	26,063 142,506	13,222 15.786	1,824 1.766	31
	Retail - Secured on real estate property	165.830	1,502	137.604	14,359	1,797	148	168.380	1,541	138.885	15,780	1,766	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3.484	72	3.227	635	70	23	3.393	1,438	3154	592	1,505	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	162,346	1.429	134.377	13.723	1.451	125	164.987	1.392	135.731	14.130	1.448	1
Consolidated data	Retail - Qualifying Revolving	5,383	24	1.634	150	38	10	5.423	24	1,685	145	39	1
	Retail - Other Retail	4,795	135	4.125	1.324	279	62	4.703	112	4.062	1.274	249	1 .
	Betail - Other Betail - Of Which-SMF	3,507	103	2 944	781	190	33	3.411	80	2.873	725	159	
	Retail - Other Retail - Of Which: non-SME	1.288	32	1,180	543	90	29	1.292	32	1.189	550	90	
	Equity	1,126	0	1,126	3,123	0		1,166	0	1,166	3,198	0	
	Collective Investments Undertakings (CIU)	274	0	124	488	0		156	0	76	395	0	
	Other non credit-obligation assets				1,489						2,281		
	IRS Total (R				74.831						76.124		

				As of 31,	/03/2025					As of 30/	06/2025		
		Original t	teposure ⁽¹⁾	Exposure Value (1)	Risk expor	ure amount	Value adjustments and provisions	Original t	oposure ⁽²⁾	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)											Of which: defaulted	
	Central banks and central governments (2)	98	0	49	20	0	0	95	0	47	17	0	0
	Institutions	1,183	0	1,214	181	0	0	1,073	0	1,186	222	0	0
	Corporates	69,635	2,807	54,083	31,149	3,371	622	69,599	2,880	53,341	31,019	3,350	570
	Corporates - Of Which: Specialised Lending	11,927	146	10,931	4,465	252	38	12,138	230	11,144	4,700	366	36
	Corporates - Of Which: SME	24,271	1,234	21,689	10,613	1,523	273	23,841	1,435	21,168	10,543	1,690	256
	Retail	173,136	1,605	140,739	15,384	1,781	207	175,696	1,532	142,062	15,714	1,745	200
	Retail - Secured on real estate property	165,385	1,491	137,181	14,294	1,505	147	167,945	1,429	138,473	14,654	1,485	141
	Retail - Secured on real estate property - Of Which: SME	3,477	71	3,220	630	64	22	3,386	45	3,148	581	46	18
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	161,909	1,420	133,961	13,664	1,441	125	164,559	1,384	135,325	14,073	1,439	123
	Retail - Qualifying Revolving Retail - Other Retail	5,302 4.784	24 195	1,606	147	38 279	10 62	5,342	23 112	1,657 4,053	143	38 249	10 60
	Retail - Other Retail Retail - Other Retail - Of Whirle-SMF	4,784 3.502	135	4,115 2 941	1,322	279	82	4,693	112 80	4,053 2,869	724	249 159	31
		1.282	32	1,175	542	90	29	1,287	32	1.183	549	90	29
	Retail - Other Retail - Of Which: non-SME Equity	1,282	32	1,175	542 2.498	90	29	1,287	32	1,183	549 2.544	90	29
	Collective Investments Undertakings (CIU)	124		50	101	0	0	85		932	69	0	0
	Other non credit-objection assets	224		30	202				, and	37			
	IRB Total												

								IR8 Ap	proach					
					As of 31,	/03/2025					As of 30/	06/2025		
			Original	Exposure ⁽³⁾	Exposure Value ⁽¹⁾		ure amount	Value adjustments and provisions	Original t	xposure ^[2]	Exposure Value (1)		ure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks	and central governments ⁽⁹⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		817	0	807	189	0	0	1,449	0	1,438	388	0	0
	Corporates		1,177	26	1,132	406	0	0	1,039	28	956	360	0	0
		Corporates - Of Which: Specialised Lending	5	0	5	1	0	0	5	0	5	1	0	0
			5	0	4	4	0	0	6	0	4	6	0	0
	Retail		52	0	48	6	0	0	53	0	49	6	0	0
		Retail - Secured on real estate property	49	0	47	5	0	0	50	0	48	6	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES			49	0	47	5		0	50	0	48	6	0	0
		Retail - Qualifying Revolving	3		1				3	0	1	0	0	
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
			1	0	1	0	0	0	1	0	1	0	0	0
	Equity		61	0	61	227	0		65	0	65	241	0	
		stments Undertakinas (CIU)	- 6	0	- 6	81			- 6	0	- 6	75	0	
		dit-obligation assets												
	IRB Total													

							IR8 Ap	proach					
					/03/2025					As of 30/	06/2025		
		Original	Exposure (1)	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure ^[4]	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,114	0	1,058	252	0	0	1,137	0	1,089	262	0	0
	Corporates	6,912	118	4,654	2,665	37	30	7,239	44	4,851	2,713	44	17
	Corporates - Of Which: Specialised Lending	2,279	0	1,654	871	0	2	2,299	0	1,608	867	0	3
	Corporates - Of Which: SME	1,526	56	997	544	35	4	1,478	6	1,034	515	34	0
	Retail	49	2	38	6	2	0	51	2	39	7	2	0
	Retail - Secured on real estate property	37	2	34	5	2	0	39	2	34	6	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	37	2	33	5	2	0	39	2	34	6	2	0
	Retail - Qualifying Revolving	10	0	3		0	0	11	0	4	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		1			0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	95		95	180		0	101	0	101	192	0	0
	Equity			95	180					101	192		0
	Collective Investments Undertakings (CIU)	13		- 5	9			10		4	9	0	
	Other non credit-obligation assets												
	IRB Total	_											

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30	06/2025		
		Original	Exposure [1]	Exposure Value (2)	Risk expo	sure amount	Value adjustments and provisions	Original t	Exposure ^{[4}	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,879	0	2,563	222	0	0	2,978	0	2,667	236	0	0
	Corporates	9,464	244	7,191	4,409	136	70	9,729	247	7,256	4,536	185	69
	Corporates - Of Which: Specialised Lending	1,301	58	1,097	500	15	8	1,331	65	1,129	643	80	8
	Corporates - Of Which: SME	2,554	141	1,990	1,168	23	40	2,563	146	1,982	1,251	70	38
	Retail	38	2	33	6	3	0	36	2	31	5	3	0
	Retail - Secured on real estate property	32	2	31	6	3	0	30	2	29	5	2	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	4	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	28	2	27	5	3	0	26	2	25	5	2	0
	Retail - Qualifying Revolving	7	0	2			0	7	0	2	0	0	0
	Retail - Other Retail	0	0		0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0			0		0	0	
	Retail - Other Retail - Of Which: non-SME	0	0		27		0		0	0	27	0	0
	Equity	17	0	17	27			17		17	27	0	
	Collective Investments Undertakinas (CIU) Other non credit-obligation assets	17		17	215			17	0	17	215		
	Other non credit-obligation assets IRB Total												
	IRB Total												

ABN AMRO Bank N.V.

							IRB Ap	proach					
				As of 31,	03/2025					As of 30/	06/2025		
		Original	Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure ^{EQ}	Exposure Value (1)	Risk expo	osune amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Imititutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	11,638	437	8,730	4,556	143	88	11,192	621	8,247	4,261	90	125
	Corporates - Of Which: Specialised Lending	2,261	156	1,745	1,008		22 19	2,320	358	1,769	1,017	0	63
	Corporates - Of Which: SME Retail	752 54	176	531 46	233	39	19	514	164	371 45	167	21	38
	Retail - Secured on real estate property	46	1	44	3	1	0	45		43		0	0
	Retail - Secured on real estate property - Of Which: SME	40			,		0	43			,		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	46	1	44	5	1	0	45	1	43	5	0	0
ONTED KINGDOW	Retail - Qualifying Revolving	7		2	o o	ė i	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	148	0	0	41	0	41	150	0	0
	Collective Investments Undertakings (CIU)	0	0	0		0			0	0	0	0	
	Other non credit-obligation assets												
	IRB Total	_											

								IRB Ap	proach					
					As of 31,	03/2025					As of 30;	06/2025		
			Original	Exposure ⁽³⁾	Exposure Value (1)		ure amount	Value adjustments and provisions	Original t	xposure ^[2]	Exposure Value (1)		sure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		357	0	357	46	0	0	361	0	360	48	0	0
	Corporates		4,146	29	3,662	2,079	49	16	4,667	26	4,107	2,287	50	15
	Corporates - Of Which: Sp		245	2	192	111	0	1	175	2	156	98	4	1
	Corporates - Of Which: SA	rt.	109	4	95	65	7	1	272	5	201	87	9	2
	Retail		61	1	44	7	1	0	58	1	42	7	1	0
	Retail - Secured on real e		42	1 0	37	6	1	0	39	0	35	6	1	0
		icured on real estate property - Of Which: SME	1		26				18		1 14	0	0	
BELGIUM			41	1 0	36		1		38 19		34	6	1	
	Retail - Qualifying Revolv Retail - Other Retail	ing	19	0				0	19	0	6	1	0	0
		ther Retail - Of Which: SME		0					3		3		0	
				0									0	
	Retail - Cl Equity	ther Retail - Of Which: non-SME	- 1	0	- 4	18	0	0	4	0		20	0	
	Collective Investments Undertakings (CIU		,		,	18		0	3	0	3	20	0	0
	Other non credit-obligation assets						Ů		Ü	Ů			Ü	
	IRS Total													

		•						IRB Ap	proach					
					As of 31/	/03/2025					As of 30 _j	06/2025		
			Original	Exposure [1]	Exposure Value (5)		ure amount	Value adjustments and provisions	Original I	Exposure ^{[4}	Exposure Value (1)		osure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central gover	nments (P)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		63	0	63	19	0	0	125	0	125	43	0	0
	Corporates		4,608	0	3,417	1,876	0	7	4,442	0	3,421	1,942	0	3
		Which: Specialised Lending	1,263	0	1,065	618	0	6	1,247	0	1,078	601	0	1
	Corporates - Of	Which: SME	442	0	388	189	0	1	441	0	397	195	0	1
	Retail	on real estate property	5	0	4	1				0	5	0	0	0
				0					3				0	
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0					0	0		0	0	0
LUXEIVIBUUNG	Retail - Qualifyi		-	0	*	1	0	0	3	0	3		0	0
	Retail - Other B		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
		Retail - Other Retail - Of Which: non-SME				0		0	0	0	0	0	0	0
	Equity		12	0	12	23	0	0	0	0	0	0	0	0
	Collective Investments Underta	kings (CIU)	75	0	30	56	0		25	0	10	18	0	
	Other non credit-obligation asse	rts												
	IRB Total													

		Ì						IRB Ap	proach					
					As of 31/	03/2025					As of 30 _j	06/2025		
			Original E	txposure ⁽¹⁾	Exposure Value (2)		sure amount	Value adjustments and provisions	Original E	xposure ^[2]	Exposure Value (1)		sure amount	Value adjustments and provisions
		(min EUR, %)											Of which: defaulted	
	Central ban	ks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		18	0	17	9	0	0	20	0	19	6	0	0
	Corporates		371	0	274	188	0	0	343	0	258	175	0	0
		Corporates - Of Which: Specialised Lending	347	0	260	179	0	0	321	0	245	166	0	0
			75	0	68	51	0	0	73	0	66	49	0	0
	Retail		20	0	20	2	0	0	18	0	17	2	0	0
		Retail - Secured on real estate property	20	0	20	2	0	0	17	0	17	2	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SINGAPORE		Retail - Secured on real estate property - Of Which: non-SME	20	0	20	2	0	0	17	0	17	2	0	0
		Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		westments Undertakinas (CIU)	0	0	0	0	0		0	0	0	0	0	
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
					03/2025						06/2025		
		Original	Exposure (1)	Exposure Value ⁽¹⁾	Risk expo	ure amount	Value adjustments and provisions	Original E	Exposure ⁽⁴⁾	Exposure Value (1)		sure amount	Value adjustme and provision
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (9)	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
	Corporates	1,461	5	892	478	1	2	1,740	5	973	521	1	2
	Corporates - Of Which: Specialised Lending	172	0	139	96	0	0	168	0	140	104	0	0
	Corporates - Of Which: SME	194	0	110	60	0	0	192	0	112	61	0	0
	Retail	44	0	41	7	0	0	42	0	39	5	0	0
	Retail - Secured on real estate property	41	0	40	6	0	0	39	0	38	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	41	0	40	6	0	0	39	0	38	5	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
	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
	Equity	0					0	1	0	1 1	1	0	
	Collective Investments Undertakings (CIU) Other non credit-obligation assets	0									0	0	
	Other non credit-obligation assets		_										

							IR8 Ap	proach					
				As of 31	/03/2025					As of 30 _j	06/2025		
		Original	Exposure [1]	Exposure Value ⁽¹⁾	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure ⁽²⁾	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (D)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,017	0	427	31	0	0	1,072	0	461	32	0	0
	Corporates	151	0	88	74	0	0	262	0	140	119	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FINLAND	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	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		٥		0	0	0	0	0	
	Other non credit-obligation assets											_	
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into acc (2) Incl. RGLNs and PSEs from Q1 2025



General governments exposures by country of the counterparty

							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
								Derivatives with pos				Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witr	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
{ 0 - 3M {			0	0			0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Austria	212 541 38 603	2 212 1 541 8 38 3 603	0	0	212 541 38 603 261	0 0	0	0	0	0	0	0	
Total [0 - 3M [1,655	1,655	0	0	1,655	0	0	0	0	0	0 0	0	0
[3M - 1Y [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Beiglum	433 368 296 561 2,441 2,033 6,138	8 368 9 299 3 563 1 2,441 1 2,031	0 0 6	0 0 0 0	433 368 299 563 2,433 2,031	0 0 0	0 0 0 0 7	0 0 0 0 122	0 0 0 0 11	0 0 0 0 50	0 0 0 0	0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []10V - more Total	Bulgaria	6,136	6,136	6	0	6,125	0	7	122	11	50	0	0	1
0 - 3M 3M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Cyprus													
10 - 3M 3M - 1Y 11 - 2Y 27 - 3Y 37 - 5Y 57 - 10Y 10Y - more	Czech Republic													
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Denmark	25 0 25 36 55 194 25	5 25 0 0 0 5 25 0 30 2 52 4 194 5 25	0 0 0 0 2 6 1	0	25 6 25 33 55 183 24		0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
Total [0-3M[13M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y	Estonia	350	350	9	0	341	0	0	0	0	0	0	0	0
[10Y - more Total	1													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		NON-GETIVATIVE IIITANCIAI AS	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Finland	0 0 133 50 255	0 0 3 133 50 259	0 0 0 0	0	((133 50 255	0	0	0 0 0	0 0 0	0 0 0	0 0 0	(((
[5Y - 10Y [[10Y - more		1,026 26	1,026	0	0	1,026	0	0	0	0	0	0	(
Total [0 - 3M [[3M - 1Y [1,493 100 297			0	1,493 100 297		0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [245 155	245 155	0	0	245 155	0	0	0	0	0	0		
[3Y - 5Y [5Y - 10Y	France	122 1,033	122	0	0	122	0	0	0	0	0	0	0	
[10Y - more Total		2,076	2,070	1	0		0	0	0	0	0 0 451	0		0
[0 - 3M [Germany	248 745 988 540 1,066 1,496 415	988 536 6 1,060 1,489 419	1 5 38 53 157	0	245 694 983 1,025 1,443 261	0 0 0	000000000000000000000000000000000000000	0 0 0 0 30	25 2 0 0	476 68 0 0	0 0 0 0	, , , , , , , , , , , , , , , , , , ,	
Total		5,502	5,484	304	0	5,197	0	4	30	60	996	0	Ċ	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia													
[0 - 3M [0	0 0	0	0		0	0	0	0	0	0	0	
[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Greece	000	0 0	0 0 0	0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	((((
Total [0 - 3M [3M - 1Y 11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y 10Y - more Total	Hungary		0	0	0		0	0	0	0	0	0		0
Total [0 - 3M	Ireland	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	(((((((((((((((((((0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
Total [0 - 3M	Italy	92 0 0 0 110 272	92 0 0 0 0 0 0 0 0 110 272	0 0 0 0 0	0	0 0 0 110 277	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0
Total	1	382	382	0		382	0							0



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
	(min con)													
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial accets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [
[1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [Latvia													
[10Y - more Total														
[0 - 3M [3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Lithuania													
[3Y - 5Y [5Y - 10Y														
[10Y - more Total		200	3 203			200					_			
[0 - 3M [[3M - 1Y [[1Y - 2Y [231	1 231	0	d	20:		0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Luxembourg	253 543	3 3 253	0	0	25: 54:	0	0	0	0	0	0	Č	
[5Y - 10Y [[10Y - more		761 208	1 761 8 208	. 0	0	76:	. 0	0	0	0	0	0	Ċ	
Total [0 - 3M [2,780	2,780	0		2,780	0	4	330	0	0	0		0
[0 - 3M [3M - 1Y														
[2Y - 3Y [[3Y - 5Y [Malta													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [139 271	9 1 271	139	0	191	0	0	0	0	0	0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Netherlands	367 330	0 330	87	0	191 36: 24:		0	0	0	0	0		
[3Y - 5Y [[5Y - 10Y [wetherlands	497 1,162	2 1,132	204	0	470 95:	1	0	0	0	0	0 964	Ċ	
f10Y - more Total	1	1,159 3,925	9 1.152	124	l c	1,01-	22	0	1 2	0	0	5 969	(10
[0 - 3M [[3M - 1Y [0	0	0		0	0	0	0	0	0		
[1Y - 2Y] [2Y - 3Y]	Poland		0	0	0		0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y		220	0 0	0	0	330	0	0	0	0	0	0		
[10Y - more Total [0 - 3M [1	330	0 330	0	0		0	0	0	0	0	0		66
[3M - 1Y [[1Y - 2Y [0	0	0		0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Portugal		0	0	0		0	0	0	0	0	0	Ċ	
[5Y - 10Y [[10Y - more Total	1	10	0 10	0	0	10	0	0	0	0	0	0	0	
[0 - 3M [1	10	10	0	0	16	0	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Romania													
[5Y - 10Y [10Y - more Total	4													
Iotal	1													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					No. declarable for a delay	sets by accounting portfolio		Derivatives with pos	Aller Coloredor	D. d. add. ac. da	negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		NOP-GENERAL MIGHLIST SX	sets by accounting portiono		Delivatives with pus	nive iali value	Delivatives with	Tregative fall value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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 fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M	Slovakia													
[0 - 3M	Slovenia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	619	0 0 0 0 0 615 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	61:	0	0	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-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom	0 0 0 0 0 1370	0 0 0 0 0 0 170	0 0 0 0 0	000000000000000000000000000000000000000	((((2.7)	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 116		
Total [0 - 3M [[3M - 1Y [Iceland	170	170	0	0	171	0	0	0	0	0	116		0
To 3 M	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [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	323 277 272 124 9 5 51 6 6	237 273 124 95 57 410 0	0 0 1 0 0 9 0		237 273 5 123 5 95 5 57 401 0 0	0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 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	Hong Kong	-				-								
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	276 2,155 6 6 6 6	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	(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	c c c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	u.s.	2,252 3,652 6,652 9,969 9,1,1,17,1,17,1,17,1,17,1,17,1,17,1,17	337 663 998 916 2,769 1,171	0 0 0 0 0		337 663 998 0 998 0 2,769 0 1,171 286	0 0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0	0
Total [0 - 3M	China	7,340	/,140	U		/,140	U	c	0	0	U	0	U	U
Total [0 - 3M	Switzerland		0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	8 4 10 19 7 6 0	810 223 379 808 383 0 0	10 12 8 8 0 0	1,128 845 482 236 50 0 0	0 0	0	
Total	Other advanced economies non EEA	70	0 0 70 0 2 0 0	0 0 0 0 0 2 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	48 C C C C	2,503 0 0 0 0 0	0 0 0 0 0 0	2,743 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 31/12/2024							
						Dire	ect exposures							
	(min EUR)			On balance sho	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M [3 3M - 17 [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Middle East	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	C C C C C C C C C C C C C C C C C C C	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	
1003 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Latin America and the Caribbean	0 0 13 33 37 12 2	0 0 13 38 37 12 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1 3 3 3 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0	0 0 0 0 18 0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	3 0 0 0	0 0 0 3 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 2 2	0 0 0 0 0	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others ^(S)	000000000000000000000000000000000000000	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		3	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0		2 0 0 0 0 0	0	5

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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

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

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



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							_
							As of 30/06/2025							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fall value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 3.855 4.165 26 5.56 2.435		0 0 0 0	0	(3883 411 24 655 241	0 0	0	0 0 0 0	0 0 0 0		0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	1,222 C 300,300 236,454 454,538 2,266,65 2,157 6,655	0 0 2 302 302 302 303 4 454 458 538 3 2,369 7 2,157	0 0 0 0	0	1,72: (30) 23i 45i 53i 2,36i 2,15i 6,05i	0	0 1 0 0 0	0 43 0 0 0 0 0 0 5 9	0 0 0 0 0	000000000000000000000000000000000000000	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	Bulgaria	9/4	5,035	·		5022				2		·		
[0 - 3M	Cyprus													
[0 - 3M [3M - 17 [[17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	C 38 26 5 5 199 192 122	0 39 6 26 7 0 0 1 51 5 195 2 122	0 0 0 0 0	0	(33 22 (55: 19: 11: 32:		0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia		31.			-								



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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 fall 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	Finland	c 134 55 50 930 985 155	0 0 134 0 50 0 0 304 988 1506	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(13) 55 (304) 155 1,524	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	399 133 13 100 1,299 1,942	0 398 133 18 0 100 1,293	0	0	399 133 11 100 1,299	0	0	000000000000000000000000000000000000000	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Germany	304 796 627 627 657 657 247 247	304 738 6277 680 697 1,628	0 0 0 0	0	30-791 62: 68: 69: 1,62: 24:	0	0 70 0 3 0 0	0 2,688 0 30 0 0	0 0 3 0 0	98	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	Croatia													
[0 - 3M [Greece		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0	0	0 0 0 0 0 0 0 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	Hungary			·			·							
Total Tota	Ireland	85	0 0 0 0 0 0 0 0 87	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6 6 6 8 8 8 8 8 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Italy	5 C C C C C C C C C C C C C C C C C C C	82/ 0 0 0 0 0 0 0 19 19 457	0 0 0 0	0	8. 6 6 11 45; 21	0 0 0	0	0 0 0	0 0 0 0 0	0 0	0 0 0 0	(



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
	(IIIII EOK)													
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which Plane and accept	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Latvia													
[10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Lithuania													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total		236	236	0	0	236	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [394 413	394 3 413	0	0	236 394 413	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Luxembourg	68 596	5 68 5 596	0	0	68 596	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		834 203 2,74 4	834 203 2,744	0	0	834 203 2,744	0	0	0	0	0	0	0	
Total [0 - 3M [3M - 1Y 1Y - 2Y [2,744	2,744	0	0	2,744	0	0	0	0	0	0	0	8
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Malta													
[10Y - more Total														
[0 - 3M [3M - 1Y [[1Y - 2Y [200	200 0 1 371	0	0	200 0 371	0	0	0	0	0	0 140	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Netherlands	373 524 390	524		0	373 524 390	0	0	0	0	0	0 0 825	0	
[5Y - 10Y [801 1.159	801	0	0	800 1.149	1 10	0	1	0	0	0 4	0	
[10Y - more Total [0 - 3M [1	3,446	3,446 0 0	0	0		11 0	0	1 0	0	0	969 0	0	0
[3M - 1Y [[1Y - 2Y [0	0	0		0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Poland	0	0 0	0	0	322	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	-	322	0	0	0		0	0	0	0	0	0	0	12
(0 - 3M ((3M - 1Y (0	0 0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Portugal	63	0 61	0	0	63	0	0	0	0	0	0	0	
[10Y - more Total		63	61	0	0	63	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]														
[1Y - 2Y [2Y - 3Y 3Y - 5Y	Romania													
ISY - 10Y I														
[10Y - more Total	1													



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	iitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net											Risk weighted exposure amount
			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 - 17 [17 - 27 27 - 37 [37 - 57 [57 - 107 100 - more	Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more	Slovenia													
[0 - 3M [Spain	0 0 0 0 640	0 0 0 0 640 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 640 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y] [10Y - more	Iceland	164	164	0		164	0		0	0	0	0	0	0
Total [0 - 3M	Liechtenstein													
[0-3M] [3M-1Y] [3M-1Y] [11-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Norway													



General governments exposures by country of the counterparty

						ABN AMRO Bank N.V.							_
						As of 30/06/2025							
					Dire	ct exposures							
(mln EUR)			On balance she	eet				Derivat	tives		Off balan	ce sheet	
				Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
Australia													
Canada	0 370 96 0 58 519	0 370 96 0 58 519	0 0 0 0	000000000000000000000000000000000000000	96 0 58 519 50	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Hong Kong	1,093	1,093	0	0	1,093	0	0	0	0	0	0	0	0
Japan	598 1,337 0 0 0	598 1,337 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	598 1,337 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
u.s.			0	0	1,935 1277 508 934 987 2,669 1,133	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0
China	6,358	6,358	0	0			0	0	0	0	0	0	0
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	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 92 0 0 0	4,473 0 0 0 0 0	0 28 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	92 0 0 0 0 0	4,477 0 0 0 0 0	28 0 0 0 0 0	1,923 0 0 0 0 0 0	0	0	0
	Country / Region Australia Canada Hong Kong Japan U.S. China China	Country / Region Total gross carrying amount of non-derivative financial assets Australia Canada Canada Supan Japan Lus. Lus. Canada Switzerland China China	Total gross carrying amount of non-derivative financial assets (net of short positions)	Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative derivative financial assets (set of short positions) Country / Region Region	Country / Region Total gross cerrying amount of non-derivative financial assets financial assets Autralia Autralia Autralia Autralia Total cross of short positions) Total cross of short positions) Total cross of short positions) of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets held for trading Total cross of short positions) of which: Financial assets held for trading of which: Financial assets held for the property of the property	Country Region Total grow carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets between the carrying amount of non-derivative financial assets between positions) Total carrying amount of non-derivative financial assets between positions) Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting and such total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting and such total carrying amount of non-derivative financial assets by accounting and such tof non-derivative financial assets by accounting and such total ca	Country / Region Tail gives complex amount of som derivative financial assets by accounting particular financial	Country / Region Trief grows servicy precises of one derivative forecold search by accounting perifolis Control of service service of one derivative forecold search by accounting perifolis Control of service service of one derivative forecold search by accounting perifolis Control of service service of search before the forecold search both for trading Fallot, Francacid assets of the second-search perifolis Control of search before the search perifolis Control of search perifolis Cont	Country / Region Regio	Control Page Page	Control Figure Control Contr	Part Part	Part Part



General governments exposures by country of the counterparty

							ABN AMRO Bank N.V.							
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance she	eet				Deriva	itives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value	Off-balance s	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Other Central and eastern Europe countries non EEA													
10ta 0 - 3M 1 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	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	C C C C C C C C C C C C C C C C C C C			5		
Total [0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [37 [37 - 57 [37 - 57 [37 - 57 [37	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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	1 0 3 0 0	0 0 3 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 3 3 0 0	0	() () () () () () () () () ()					
Total [0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [30Y - more Total	Others ^(N)	3 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	C C C C C C C C C C C C C C C C C C C					1

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

List America: Agentina, Bellas, Bolins, Brain, Chile, Cobmbts, Costa Rica, Dominica, Commisca, Counter, Commisca, Counter, Counter, Commisca, Counter, Count

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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

2025 EU-wide Transparency Exercise Performing and non-performing exposures

ARN AMRO Rank N V

														ABN AMRO	Bank N.V.													
							As of 20)	09/2024													As of 21	/12/2024						
	Gross carrying amoun													Collaterals and	Gross carrying amou													Collaterals and
		Of which performing			Of which non-performi				On performing exposu		On non-performing ex	posures ⁽⁸⁾		financial guarantees received on non-		Of which perform			Of which non-performi				On performing exposus		On non-performing exp			financial guarantees received on non-
(min EUR)			Of which Stage 2	Of which performing but past due >30 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁵⁾	performing exposures			Of which Stage 2	Of which performing but past due > 20 days and < 190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2		performing exposures
Cash balances at central banks and other demand deposits	12,612	32,632		and chouse	٥				3					0	45,21	6 45	216 (and chouse		0			4			0	0	
Debt securities (including at amortised cost and fair value)	52,122	52,122													46,11	5 40	155		۰				1					0
Central banks	6,506	6,508						0							1,40		408				0					0	0	0
General governments	35,922	35,922			٥			0	1						25,43	и 20	434						1			0	0	0
Credit institutions	8,936	8,936						0						0	8,93	4 1	974		٥	0	0		0			0	0	0
Other financial corporations	726	726						0	0						31	۵	310				0		0			0	0	0
Non-financial corporations	29	29						0	0							9	29				0		0			0	0	0
Loans and advances(including at amostised cost and fair value)	214,290	309,177	20,592	253	5,113	120	4,992	4,920	463	221	1,061	:	1,033	1,465	297,64	6 282	221 25,121	251	5,425	109	5,316	5,254	292	226	998	1	972	3,880
Central banks	1,216	1,216			٥			0	0				0		84	10	840		٥		0		0		0	0	0	0
General governments	702	694							0	0			1	0	40	5	400		s	0	s		0	0	1	0	1	0
Credit institutions	17,991	17,931	27					0	0	0				0	8,24	0 1	340 3:			0	0		0	0	0	0	٥	0
Other financial corporations	57,736	57,636	490	38	100		100	100		1	45		48	20	44,21	a 4	369 531	36	50	0	50	54	12	1	9	0	9	13
Non-financial corporations	69,069	65,975	8,135	167	3,094		3,094	3,089	329	152	781		791	1,890	65,90	z	026 7,661	245	2,935	0	2,935	2,921	252	149	763	0	763	1,764
of which: small and medium-sized enterprises	17,720	16,744	2,537	65	976		976	975	98	54	261		261	446	16,07	2 21	2,10	120	971	0	971	960	79	49	250	0	250	566
of which: Loans collateralised by commercial immovable property	21,512	20,618	2,560	4	294		294	894	125	59	102		102	792	20,91	4 2	088 2,701	53	966	0	966	960	97	55	100	0	100	764
Households	167,616	165,725	11,921	51	1,911	120	1,791	1,733	147	75	231		209	1,555	167,98	2 160	547 16,891	67	2,435	109	2,326	2,277	129	72	225	1	199	2,102
of which: Loans collateralised by residential immovable property	156,432	154,907	11,110	24	1,525	110	1,406	1,405	84	46	76		75	1,440	157,57	6 151	470 16,071	25	2,066	108	1,958	1,950	29	43	72	1	71	1,991
of which: Credit for consumption	4,678	4,516	167	16	162	1	161	104	17	7	74		47	19	4,53		376 181	32	262	1	160	107	17		71	0	38	18
DEST INSTRUMENTS other than HFT	299,044	293,921	20,592	253	5,113	120	4,992	4,920	466	221	1,061		1,022	3,465	379,01	s 272	591 25,123	251	5,425	109	5,316	5,250	297	226	998	1	972	3,880
OFF-BALANCE SHEET EXPOSURES	89,325	89,541 on-performing exposures ple	3,243		787		454	494	21	9	65		2	194	97,46	s 90	528 3,294		927		627	627	16	10	80	0	2	192

**Institution control her the cumulative amount of executed medic lissues insicial recenition for financial instruments subject to instalment and provisions for off-balance sheet executives.

**Publishing count has the commission of the com

th 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.

2025 EU-wide Transparency Exercise Performing and non-performing exposures ABN AMRO Bank N.V.

														Aut Aut	IO Ballik N. V	*												
								11/03/2025														1 30/06/2025						
	Gress carrying amount/	Nominal amount							Accumulate	d impairment, accumul	ated negative changes i	in fair value due to credi			Gross carrys	ing amount/ Nominal amount							Accumulated	l impairment, accumulat	ed negative changes in t		lak and provisions ⁽⁴⁾	
		Of which performing			Of which non-perform				On performing expo		On non-performing	exposures ⁽⁸⁾		Collaterals and financial guarantees received on non-		Of which performing			Of which non-perfo				On performing exposu		On non-performing ex	posures ⁽⁸⁾		Collaterals and financial guarantees received on non-
(min SUR)			Of which Stage 2 but	f which performing it past due >20 days and <190 days		Of which Stage 2	Of which: defaulte	of Which Stage 2 (5)		Of which Stage 2		Of which stage 2	Of which Stage 2 19	performing exposures	1		Of which Stage 2	Of which performing but past due >30 days and <190 days.		Of which Stage 2	Of which: defaulte	of which Stage 3 ^[5]		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁵⁾	performing exposures
Cash balances at central banks and other demand deposits	47,658	47.658		and cractarys					0	4		0				48,929 48,92		0					0 7					
Debt securities (including at amortised cost and fair value)	50.021	50.021														49.174 49.17	4											
Central banks	4,842	4.90							0	0						5.006 5.00	16		0									
General governments	35,944	25.944								0						34.552 34.51	2		0									
Credit institutions	9,196	9.196								0						9,577 9,57	77		0									
Other financial corporations	10	10														10	10		0									
Non-financial corporations	29	29								0						29 2	19		0									
Loans and advances(including at amostised cost and fair value)	305.797	200,241	24.845	605		s ss		153 5.43	2	4 17		~	977	2 2 200		310,507 304,92	19 23.1	,		G 1	10 54	150 5.43	224	161	941		922	3 3845
Central banks	3,300	2,308		-												3268 326			0									
General governments	510	503	17			7		7	7	0		1				536 53	ia i	7		a								
Credt institutions	16.479	16.479	37						0	0						16.529 16.53	10	27	0									
Other financial corporations	48,600	48.571	40		,			36 3	6		,					52.657 52.6		61		36		36 3		,	,			10
Non-financial corporations	66.918	63,807	700		2.11			111	9				0 790	1777		65.960 62.75				66		166 315	198	94	242		747	1752
of which: small and medium-sized enterprises	16.581	15.616	1962	105	90			96				46	0 34			16.268 15.21				03		92		11	265		765	560
of which: Loans collateralised by commercial immovable property	21.000	20,245														21.039 20.30				20] :							
Households	169,974	167,573			2.40			198 2.27]				2.103		171.776 169.41			11 23		10 22	150 220			100			700
of which: Loans collateralised by residential immovable property	159.207	157,136			2.07			22						2,000		161.061 159.00			20			MS 194						4 1000
of which: Credit for consumation	4.429	4.314			1,01] "	1 ~		1] '		-]	4494 430								1	40			
OF WHICH CHIRD FOR CONJUNESSON DEED INSTRUMENTS other than HFT	403,476	397,921		- 25	5.50] .		1 .	1 .		~	1	1]	408.609 403.01						12				Ι .		100
	91,175	90,305		665	3,30			5,60	1 "				1 "	1,895	1	91,278 90.40						5,43		161	941	<u> </u>	923	2,845
OFF-BALANCE SHEET EXPOSURES			glease refer to Article 47a(2) o	of Basicherous ICI II No	525/2012/2001	1	,	119 63	a :	1	٠ '	66	•	200	1	91,278 90,46	., 1,6	42		11		59	9 35	'	50		_ •	156

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

[2] Institution report have the contradiction report have the Cont

which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraph 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting, However, for the of consistently with the FMRPD from convention, This is because, based on this size no convention, the convisions on either and the convention of the convisions or explained when convention is the convention of the convisions or explained when convention is not according to the convention of the convisions or explained when convention is not according to the convention of the convisions or explained when convention is not convention to the convisions or explained when convention is not convention to the convention of the conventi

Consisting was over the property again controlled in the imagineer of several against a controlled in the imagineer of several against



Forborne exposures

ABN AMRO Bank N.V.

			As of 30/	09/2024					As of 31/	12/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	ges in fair value due		ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposur mea:	es with forbearance
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits			0		0		0			U	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 ⁽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

(P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(**Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the PinRep PinR



Forborne exposures

ABN AMRO Bank N.V.

İ			As of 31/	03/2025					As of 30/	06/2025		
	Gross carryin exposures w measures	g amount of ith forbearance	to credit risk and	iges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fina received on exposur meas	es with forbearance
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	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 (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽⁸⁾	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 is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debic incoveration, as opsitive sign. If negatation (EU) 2021/451- ITS on Supervisory reporting, However, for the of-balance sheet instruments, the same tiem (Recumulated damages in fair value due to credit risk and provisions): Is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the provisions on on the Polalance sheet commitments are generally reported with a positive sign. (Recumulated damages in fair value due to credit risk and provisions): Is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the provisions on on the provisions on on the Polalance sheet commitments are generally reported with a positive sign. (Recumulated damages in fair value due to credit risk and provisions): In a convent of the provisions on only the provisions on on the Polalance sheet commitments are generally reported with a positive sign. (Recumulated damages): In a convent of the provisions on on the provisions of the provisions



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

,				0/09/2024												/aa /aaa						/ac/aaa		
	Gross carry	ing amount	ASOTS	1/09/2024			Gross carryi	ng amount	AS OT 31	/12/2024			Gross carry	ing amount	AS 01 31	/03/2025			Gross carryin	g amount	AS OT 3U	/06/2025		
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing exposures (1)		Of which: non- performin of w	hich:	Of which loans and advances subject to impairment	Accumulated impairment ⁽ⁱ⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures (1)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing exposures (1)
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	65	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	47:	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		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	125	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	2	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	13:	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	650	650	15,566	348	0	15,211	572	572	15,211	261	0
L Real estate activities	8,883	215	215	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	147	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	(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	:	. 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	1,887	151	. 15:	1,861	22	0	1,843	151	151	1,837	20	0	1,826	155	155		15	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	1 1	154	4	0	138	8	8	138	2	0	181	7	7	181	2	0	167	7	7	167	2	0
Loans and advances	69,069	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		65,960	3,166	3,166	65,932	941	0

(1) the Items' accumulated impairment' and 'accumulated regative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing on a seet. Following this sign convention, information is disclosed with the opposite ging of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 11'S 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. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2.1) that the Commission Implementing Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep recepting the notation does have a read to be representing the notation does have for the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have for the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have for the Council (NACE rev. 2.1) in exhibition of the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a second to the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a second to the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a read to the proposed of the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does not asked to keep recepting the notation of the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation of the council (NACE rev. 2.1) in exhibition of the properties of the council (NACE rev. 2.1) in exhibition of