



2016 EU-wide Transparency Exercise

Bank Name	ABN AMRO Groep N.V.
LEI Code	724500DWE10NNL1AXZ52
Country Code	NL

2016 EU-wide Transparency Exercise

Capital

ABN AMRO Groep N.V.

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	23,431	25,155		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,768	17,213		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,910	13,910		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,633	3,106		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-394	-442		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,076	1,140		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-260	-254		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-21		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-261	-243		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0		C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0		C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0		C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	73	17		CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0		C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	73	17		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,459	843		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	993	993		C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	466	-150		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,226	18,056		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,205	7,099		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,845	5,278		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	91	10		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	2,268	1,811		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	108,001	106,138		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.53%	16.22%	CA1 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.88%	17.01%	CA1 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.70%	23.70%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,695	17,196	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.46%	16.20%	[B.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

ABN AMRO Groep N.V.

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	88,958	84,368
Risk exposure amount for securitisation and re-securitisations in the banking book	84	79
Risk exposure amount for contributions to the default fund of a CCP	252	348
Risk exposure amount Other credit risk	88,622	83,942
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,710	3,539
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1,105	1,228
Risk exposure amount for operational risk	16,227	17,003
Other risk exposure amounts	0	0
Total Risk Exposure Amount	108,001	106,138

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

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ABN AMRO Groep N.V.

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	12,944	6,207
Of which debt securities income	696	344
Of which loans and advances income	10,325	4,903
Interest expenses	6,924	3,050
(Of which deposits expenses)	2,302	857
(Of which debt securities issued expenses)	2,097	1,014
(Expenses on share capital repayable on demand)	0	0
Dividend income	55	5
Net Fee and commission income	1,829	866
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	58	-139
Gains or (-) losses on financial assets and liabilities held for trading, net	172	-99
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	129	-8
Gains or (-) losses from hedge accounting, net	71	-63
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	179	92
TOTAL OPERATING INCOME, NET	8,511	3,811
(Administrative expenses)	5,051	2,497
(Depreciation)	171	81
(Provisions or (-) reversal of provisions)	-6	-15
(Commitments and guarantees given)	3	0
(Other provisions)	-10	-15
Of which pending legal issues and tax litigation ¹	339	
Of which restructuring ¹	53	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	579	99
(Loans and receivables)	577	99
(Held to maturity investments, AFS assets and financial assets measured at cost)	2	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	34	8
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	35	31
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,719	1,173
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,924	866
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,924	866
Of which attributable to owners of the parent	1,919	865

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Groep N.V.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	329	309	132		368	318	165	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	151	151	0		444	444	0	
	International Organisations	2,498	2,498	0		3,775	3,775	0	
	Institutions	4,485	4,303	153		5,864	5,848	262	
	Corporates	6,953	3,962	3,535		5,935	3,651	3,086	
	of which: SME	2,583	951	920		2,263	847	765	
	Retail	5,617	1,358	793		5,370	1,404	847	
	of which: SME	219	32	18		195	30	17	
	Secured by mortgages on immovable property	2,858	2,832	510		3,845	3,817	933	
	of which: SME	5	4	3		159	159	91	
	Exposures in default	668	65	88	584	680	67	91	586
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	4,654	3,655	1,900		3,946	2,886	1,461		
Standardised Total²	28,213	19,223	7,110	613	30,228	22,209	6,845	609	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
NETHERLANDS	Central governments or central banks	78	58	18		128	77	41	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	146	54	22		238	222	75	
	Corporates	2,893	1,400	1,007		2,269	1,535	1,041	
	of which: SME	1,373	220	212		1,116	196	181	
	Retail	5,472	1,350	787		5,233	1,395	840	
	of which: SME	217	32	18		193	30	17	
	Secured by mortgages on immovable property	2,857	2,832	510		3,843	3,815	932	
	of which: SME	5	4	3		159	159	91	
	Exposures in default	61	27	31	29	102	56	74	41
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	4,654	3,655	1,900		3,946	2,886	1,461		
Standardised Total²	10,617	6,655	2,410	38	11,620	8,286	2,461	45	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED STATES	Central governments or central banks	21	21	1		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		19	19	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	859	859	22		1,187	1,187	28	
	Corporates	250	158	158		98	98	98	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	880	880	23	0	1,206	1,206	28	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	8	8	8		128	128	128	
	of which: SME	2	2	2		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	8	8	8	0	129	128	128	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Groep N.V.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	151	151	0		251	251	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	0		77	77	2	
	Corporates	708	386	366		866	524	488	
	of which: SME	403	214	194		492	289	258	
	Retail	13	1	0		12	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	6	10	2	20	7	11	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,878	2,878	77		3,262	3,262	92	
	Corporates	487	367	367		347	247	221	
	of which: SME	330	242	242		258	188	161	
	Retail	15	0	0		14	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	4	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	5	5	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	46	1		46	46	1	
	Corporates	413	400	400		76	66	66	
	of which: SME	14	1	1		10	0	0	
	Retail	7	0	0		6	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	112	112	0		116	116	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	436	416	14		757	757	22	
	Corporates	1,577	771	759		862	586	578	
	of which: SME	375	264	261		251	172	164	
	Retail	12	2	1		12	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	31	47	1	12	4	5	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				2	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Groep N.V.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
BELGIUM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,306	1,306	0		3,775	3,775	0	
	Institutions	13	13	3		20	20	4	
	Corporates	289	230	230		378	208	208	
	of which: SME	21	6	6		18	0	0	
	Retail	29	3	2		27	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
HONG KONG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	50	50	10		49	49	7	
	Corporates	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Retail	2	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
VIRGIN ISLANDS, BRITISH	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	99	0	0	99	96	0	0	96
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				99				96	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	55,459	0	58,892	978	1	1	45,257	0	50,451	965	1	2
	Institutions	19,099	96	14,177	2,887	2	14	22,216	0	16,648	2,773	2	5
	Corporates	196,469	5,681	99,128	40,592	5,771	3,026	193,977	5,658	102,804	42,323	5,317	2,652
	Corporates - Of Which: Specialised Lending	44,402	273	23,682	7,301	336	86	45,237	747	25,156	8,480	503	141
	Corporates - Of Which: SME	38,600	3,075	29,605	12,169	2,836	1,367	36,513	2,728	28,260	11,376	2,746	1,140
	Retail	179,737	2,704	174,129	26,631	4,179	773	178,160	2,371	172,557	24,815	3,562	792
	Retail - Secured on real estate property	157,214	1,750	159,573	20,269	2,809	324	156,189	1,524	158,257	18,605	2,431	350
	Retail - Secured on real estate property - Of Which: SME	3,708	223	3,393	662	5	97	3,881	207	3,429	677	3	96
	Retail - Secured on real estate property - Of Which: non-SME	153,506	1,527	156,180	19,607	2,805	227	152,308	1,317	154,828	17,928	2,428	254
	Retail - Qualifying Revolving	12,750	306	6,796	3,005	1,004	197	12,548	276	6,418	2,891	839	215
	Retail - Other Retail	9,772	649	7,755	366	252	571	9,423	571	7,882	3,320	292	226
	Retail - Other Retail - Of Which: SME	5,267	537	3,782	1,109	183	191	5,065	477	3,689	1,075	132	170
	Retail - Other Retail - Of Which: non-SME	4,505	111	3,977	2,248	183	62	4,358	94	4,193	2,245	161	56
	Equity	1,210	0	1,210	5,185	0	0	1,208	0	1,208	5,008	0	0
Securitisation	1,125	0	1,125	94	0	0	1,050	0	1,050	79	0	0	
Other non credit-obligation assets													
IRB Total				81,596						77,175			

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	Central banks and central governments	32,224	0	32,691	19	0	1	19,308	0	20,497	81	0	2
	Institutions	3,023	0	3,062	488	2	4	3,563	0	3,341	472	2	5
	Corporates	98,666	4,566	54,988	26,302	4,376	2,653	93,816	3,975	55,494	26,845	3,888	2,168
	Corporates - Of Which: Specialised Lending	6,011	116	4,503	3,369	307	40	6,948	231	5,221	2,987	359	53
	Corporates - Of Which: SME	28,603	2,834	23,612	10,495	2,447	1,305	26,808	2,479	22,338	9,565	2,193	1,071
	Retail	178,810	2,670	173,275	26,400	4,096	760	177,241	2,338	171,718	24,596	3,492	778
	Retail - Secured on real estate property	156,657	1,736	159,024	20,159	2,781	321	155,825	1,510	157,704	18,495	2,405	348
	Retail - Secured on real estate property - Of Which: SME	3,698	222	3,382	658	3	96	3,866	205	3,414	676	3	95
	Retail - Secured on real estate property - Of Which: non-SME	152,959	1,515	155,641	19,502	2,779	225	151,759	1,305	154,290	17,819	2,402	253
	Retail - Qualifying Revolving	12,612	297	6,708	2,945	973	192	12,411	268	6,339	2,831	811	210
	Retail - Other Retail	9,541	637	7,543	3,295	342	246	9,205	560	7,675	3,271	276	220
	Retail - Other Retail - Of Which: SME	5,254	536	3,770	1,106	183	190	5,054	476	3,682	1,073	131	170
	Retail - Other Retail - Of Which: non-SME	4,287	101	3,773	2,189	159	56	4,150	84	3,993	2,197	145	50
	Equity	645	0	645	2,730	0	0	684	0	684	2,754	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	3,149	0	3,149	60	0	0	3,326	0	3,326	66	0	0
	Institutions	1,979	0	1,943	253	0	10	1,612	0	1,564	386	0	0
	Corporates	18,998	96	5,141	1,424	53	30	20,353	146	5,981	1,702	26	56
	Corporates - Of Which: Specialised Lending	6,101	39	3,242	856	12	0	6,300	107	3,512	931	9	25
	Corporates - Of Which: SME	23	0	21	4	0	0	20	0	19	7	0	0
	Retail	48	1	44	9	4	0	46	1	42	9	3	0
	Retail - Secured on real estate property	37	1	37	6	2	0	36	1	36	6	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	37	1	37	6	2	0	36	1	36	6	2	0
	Retail - Qualifying Revolving	6	0	3	2	1	0	6	0	2	1	1	0
	Retail - Other Retail	4	0	4	1	0	0	3	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	3	0	4	1	0	0
	Equity	91	0	91	297	0	0	161	0	161	456	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SINGAPORE	Central banks and central governments	186	0	186	0	0	0	244	0	244	0	0	0
	Institutions	1,110	0	344	46	0	0	783	0	268	64	0	0
	Corporates	13,679	35	4,091	1,068	2	5	13,688	153	4,640	1,177	9	17
	Corporates - Of Which: Specialised Lending	7,887	0	2,778	648	0	0	8,303	0	3,144	814	0	0
	Corporates - Of Which: SME	970	0	372	32	0	0	916	0	380	41	0	0
	Retail	22	0	21	3	0	0	24	0	23	3	0	0
	Retail - Secured on real estate property	17	0	17	2	0	0	19	0	19	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	2	0	0	19	0	19	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	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	3	0	3	1	0	0	3	0	3	0	0	0
	Equity	22	0	22	58	0	0	5	0	5	9	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments	4,013	0	5,779	11	0	0	5,128	0	7,146	5	0	0
	Institutions	3,069	0	3,280	187	0	0	4,647	0	2,591	312	0	0
	Corporates	5,720	121	4,544	1,808	245	37	5,768	117	4,515	1,763	202	45
	Corporates - Of Which: Specialised Lending	190	0	164	30	0	0	235	0	206	45	0	0
	Corporates - Of Which: SME	3,074	70	2,600	890	88	21	2,876	77	2,405	842	79	35
	Retail	76	2	71	18	4	1	72	3	67	15	4	1
	Retail - Secured on real estate property	44	1	44	10	1	0	45	1	44	8	1	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	42	1	42	10	1	0	40	1	40	8	1	0
	Retail - Other Retail	7	0	4	3	1	0	7	0	4	3	1	0
	Retail - Other Retail - Of Which: SME	25	1	23	5	1	1	20	1	19	4	2	1
	Retail - Other Retail - Of Which: non-SME	5	1	5	1	0	0	4	0	2	0	0	0
	Equity	20	1	19	4	1	0	17	1	17	4	2	1
	Securitisation	30	0	30	655	0	0	33	0	33	679	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	410	0	289	3	0	0	268	0	272	2	0	0
	Institutions	1,880	96	1,635	601	0	0	2,630	0	2,403	550	0	0
	Corporates	5,965	146	3,544	1,114	94	33	5,943	282	3,475	1,347	414	77
	Corporates - Of Which: Specialised Lending	1,010	0	416	180	0	0	1,163	34	473	220	46	5
	Corporates - Of Which: SME	901	18	538	158	55	2	694	20	374	179	91	2
	Retail	93	2	84	17	5	1	92	2	81	18	4	1
	Retail - Secured on real estate property	61	0	60	9	1	0	60	1	59	10	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	61	0	60	9	1	0	60	1	59	10	1	0
	Retail - Other Retail	13	1	8	6	4	1	13	1	7	5	3	1
	Retail - Other Retail - Of Which: SME	18	0	16	3	0	0	16	0	16	3	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0
	Equity	17	0	16	3	0	0	17	0	16	3	0	0
	Securitisation	73	0	73	316	0	0	1	0	1	49	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SWITZERLAND	Central banks and central governments	58	0	58	0	0	0	358	0	358	0	0	0
	Institutions	599	0	503	40	0	0	1,094	0	999	62	0	0
	Corporates	10,287	8	2,921	1,006	35	2	9,612	6	3,228	1,144	18	2
	Corporates - Of Which: Specialised Lending	5,472	0	1,561	477	0	0	4,610	0	1,192	426	0	0
	Corporates - Of Which: SME	39	3	28	21	13	0	85	3	61	22	13	0
	Retail	29	1	26	6	2	0	32	1	29	6	2	0
	Retail - Secured on real estate property	21	0	20	4	2	0	23	0	21	4	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	21	0	19	4	2	0	22	0	20	4	2	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	5	0	5	1	0	0	6	1	6	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	1	1	0	0	0
	Equity	0	0	0	0	0	0	6	0	5	1	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
GERMANY	Central banks and central governments	3,660	0	4,999	19	0	0	4,095	0	5,928	22	0	0
	Institutions	1,837	0	695	183	0	0	2,358	0	737	114	0	0
	Corporates	2,129	111	1,436	481	143	27	3,098	62	2,180	552	66	25
	Corporates - Of Which: Specialised Lending	303	0	227	92	0	0	258	0	216	92	0	0
	Corporates - Of Which: SME	294	2	222	42	1	0	578	2	407	59	2	0
	Retail	126	6	116	38	14	3	122	5	110	37	12	3
	Retail - Secured on real estate property	54	1	53	8	1	0	54	1	52	9	1	0
	Retail - Secured on real estate property - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	52	1	51	8	1	0	52	1	50	9	1	0
	Retail - Other Retail	30	2	22	16	7	1	38	2	38	16	7	1
	Retail - Other Retail - Of Which: SME	42	3	42	14	6	1	38	2	38	11	4	1
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	41	3	41	14	6	1	37	2	38	11	4	1
	Securitisation	20	0	20	64	0	0	19	0	19	61	0	0
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
BELGIUM	Central banks and central governments	2,825	0	2,825	85	0	0	3,215	0	3,215	40	0	0
	Institutions	776	0	478	83	0	0	846	0	544	74	0	0
	Corporates	2,861	156	2,226	912	62	96	2,756	122	2,242	788	57	74
	Corporates - Of Which: Specialised Lending	253	0	169	38	0	0	313	0	240	55	0	0
	Corporates - Of Which: SME	457	33	382	111	16	15	502	19	426	108	17	11
	Retail	243	12	225	78	35	4	221	9	206	65	22	4
	Retail - Secured on real estate property	137	7	135	41	17	1	126	5	125	36	13	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	136	7	134	41	17	1	125	5	123	36	13	1
	Retail - Qualifying Revolving	36	3	25	17	9	1	35	2	22	17	7	1
	Retail - Other Retail	70	2	65	20	8	1	60	2	59	12	3	1
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	1	1	1	0
	Retail - Other Retail - Of Which: non-SME	68	2	63	19	8	1	59	2	57	11	2	1
	Equity	0	0	0	52	0	0	2	0	2	53	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
HONG KONG	Central banks and central governments	438	0	438	0	0	0	339	0	379	7	0	0
	Institutions	351	0	239	56	0	0	283	0	228	79	0	0
	Corporates	6,030	0	1,292	274	0	0	6,070	9	1,153	238	2	0
	Corporates - Of Which: Specialised Lending	2,076	0	515	177	0	0	2,122	8	402	120	0	0
	Corporates - Of Which: SME	644	0	275	20	0	0	604	0	264	18	0	0
	Retail	9	0	9	1	0	0	9	0	9	1	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
VIRGIN ISLANDS, BRITISH	Central banks and central governments	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	5,118	0	1,913	365	0	0	4,717	0	1,760	390	0	0
	Corporates - Of Which: Specialised Lending	938	0	228	85	0	0	755	0	230	80	0	0
	Corporates - Of Which: SME	351	0	149	8	0	0	149	0	70	3	0	0
	Retail	0	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
	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	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Sovereign Exposure

ABN AMRO Groep N.V.

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	36,721.1	1,804.9	34,916.2	1,332.9	0.0	1,332.9	134.3	0.0	134.3	33,449.0	0.0	33,449.0	1,804.9	1,804.9	0.0	0.0	0.0	0.0
Austria	1,771.0	0.0	1,771.0															
Belgium	3,184.4	0.0	3,184.4															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	258.0	0.0	258.0															
Estonia	0.0	0.0	0.0															
Finland	2,169.4	0.0	2,169.4															
France	4,700.6	0.0	4,700.6															
Germany	4,566.5	0.0	4,566.5															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	408.6	0.0	408.6															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	148.2	0.0	148.2															
Malta	0.0	0.0	0.0															
Netherlands	11,358.8	1,535.9	9,822.9															
Poland	442.5	0.0	442.5															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	637.6	0.0	637.6															
Sweden	366.4	0.0	366.4															
United Kingdom	276.5	0.0	276.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	356.5	0.0	356.5															
China	0.0	0.0	0.0															
Hong Kong	60.3	0.0	60.3															
Japan	1,967.9	0.0	1,967.9															
U.S.	3,481.4	0.0	3,481.4															
Other advanced economies non EEA	178.3	0.0	178.3															
Other Central and eastern Europe countries non EEA	6.2	6.2	0.0															
Middle East	108.9	108.9	0.0															
Latin America and the Caribbean	109.2	0.0	109.2															
Africa	0.0	0.0	0.0															
Others	153.9	153.9	0.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

ABN AMRO Groep N.V.

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	42,902.3	2,552.2	40,350.1	3,299.0	0.0	3,299.0	155.6	0.0	155.6	37,447.0	0.0	37,447.0	2,552.2	2,552.2	0.0	0.0	0.0	0.0
Austria	1,976.1	0.0	1,976.1															
Belgium	3,844.5	0.0	3,844.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	372.4	0.0	372.4															
Estonia	0.0	0.0	0.0															
Finland	2,500.5	0.0	2,500.5															
France	5,991.6	0.0	5,991.6															
Germany	5,260.9	0.0	5,260.9															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	791.1	0.0	791.1															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	245.4	0.0	245.4															
Malta	0.0	0.0	0.0															
Netherlands	9,789.4	2,338.5	7,450.9															
Poland	464.2	0.0	464.2															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	620.5	0.0	620.5															
Sweden	345.0	0.0	345.0															
United Kingdom	309.9	0.0	309.9															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	33.8	0.0	33.8															
Australia	0.0	0.0	0.0															
Canada	414.6	0.0	414.6															
China	0.0	0.0	0.0															
Hong Kong	55.0	0.0	55.0															
Japan	1,576.4	0.0	1,576.4															
U.S.	3,495.7	0.0	3,495.7															
Other advanced economies non EEA	294.2	56.5	237.7															
Other Central and eastern Europe countries non EEA	5.1	5.1	0.0															
Middle East	6.8	6.8	0.0															
Latin America and the Caribbean	141.3	0.0	141.3															
Africa	0.0	0.0	0.0															
Others	4,367.8	145.4	4,222.4															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

ABN AMRO Groep N.V.

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		Of which: defaulted	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		Of which: defaulted	On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted		Of which: defaulted					
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	39,476	0	0	0	0	0	0	45,285	0	0	0	0	0	0
Central banks	46	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33,583	0	0	0	0	0	0	37,603	0	0	0	0	0	0
Credit institutions	4,634	0	0	0	0	0	0	6,401	0	0	0	0	0	0
Other financial corporations	1,157	0	0	0	0	0	0	1,265	0	0	0	0	0	0
Non-financial corporations	57	0	0	0	0	0	0	16	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	322,987	1,163	8,573	8,458	464	3,908	4,187	337,382	1,240	9,502	8,832	334	3,643	4,873
Central banks	26,980	0	0	0	0	0	0	14,892	0	0	0	0	0	0
General governments	1,805	0	1	1	0	0	1	2,552	3	0	0	0	0	0
Credit institutions	21,308	0	16	16	1	12	0	26,647	19	1	1	1	2	0
Other financial corporations	31,467	2	689	624	6	621	12	44,484	159	631	619	5	592	20
Non-financial corporations	77,590	553	5,312	5,267	289	2,559	2,577	85,560	553	6,545	6,043	182	2,386	3,553
of which: small and medium-sized enterprises at amortised cost	14,048	51	1,924	1,924	1	1,083	815	17,925	71	2,589	2,319	3	1,084	875
Households	163,837	608	2,555	2,551	168	716	1,598	163,246	506	2,324	2,169	146	663	1,299
DEBT INSTRUMENTS other than HFT	362,463	1,163	8,573	8,458	464	3,908	4,187	382,667	1,240	9,502	8,832	334	3,643	4,873
OFF-BALANCE SHEET EXPOSURES	118,341		302	280	8	0	0	116,186		213	192	7	0	0

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

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

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

2016 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Groep N.V.

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,065	3,201	995	993	3,892	10,370	3,367	899	898	4,058
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	2	2	1	1	2	18	5	0	0	18
Non-financial corporations	6,658	2,568	873	873	2,160	8,449	2,924	803	803	2,934
of which: small and medium-sized enterprises at amortised cost	912	427	159	159	252	2,165	593	136	136	365
Households	2,405	631	121	120	1,730	1,903	438	96	96	1,107
DEBT INSTRUMENTS other than HFT	9,065	3,201	995	993	3,892	10,370	3,367	899	898	4,058
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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