



2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

ABN AMRO Group N.V.

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	25,637	27,213		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)	17,775	18,352		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	3,612	4,381		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	-9	-223		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	815	874		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-248	-234		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	-20	-25		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-298	-356		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	15	24		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 (+/-)	15	24		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)	829	906		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	988	988		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	-150	-82		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)	18,605	19,257		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,032	7,956		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,344	6,447		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	14	0		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	1,674	1,509		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	104,215	103,745		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)	17.06%	17.69%	CA1 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.85%	18.56%	CA1 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.60%	26.23%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,761	18,328	[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)	17.04%	17.67%	[B.1]/[B-B.1]	-	

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



2017 EU-wide Transparency Exercise

Leverage ratio

ABN AMRO Group N.V.

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,605	19,257	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	18,749	19,316	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	480,011	492,063	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	480,106	492,092	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.9%	3.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.9%	3.9%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

ABN AMRO Group N.V.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	82,336	79,900
Risk exposure amount for securitisation and re-securitisations in the banking book	95	56
Risk exposure amount for contributions to the default fund of a CCP	575	468
Risk exposure amount Other credit risk	81,666	79,375
Risk exposure amount for position, foreign exchange and commodities (Market risk)	4,072	3,348
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	804	696
Risk exposure amount for operational risk	17,003	19,798
Other risk exposure amounts	0	3
Total Risk Exposure Amount	104,215	103,745

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

2017 EU-wide Transparency Exercise

P&L

ABN AMRO Group N.V.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	12,481	6,244
Of which debt securities income	692	327
Of which loans and advances income	9,695	4,836
Interest expenses	6,215	3,048
(Of which deposits expenses)	1,527	672
(Of which debt securities issued expenses)	2,083	1,032
(Expenses on share capital repayable on demand)	0	0
Dividend income	22	27
Net Fee and commission income	1,742	852
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	208	340
Gains or (-) losses on financial assets and liabilities held for trading, net	-190	148
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	5	44
Gains or (-) losses from hedge accounting, net	-4	46
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	180	96
TOTAL OPERATING INCOME, NET	8,230	4,750
(Administrative expenses)	5,374	2,534
(Depreciation)	183	87
(Provisions or (-) reversal of provisions)	63	78
(Commitments and guarantees given)	0	0
(Other provisions)	63	79
Of which pending legal issues and tax litigation ¹	591	
Of which restructuring ¹	349	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	205	14
(Loans and receivables)	197	11
(Held to maturity investments, AFS assets and financial assets measured at cost)	8	3
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	18	7
(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	64	19
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	2,451	2,048
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,806	1,576
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,806	1,576
Of which attributable to owners of the parent	1,805	1,561

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

2017 EU-wide Transparency Exercise

Market Risk

ABN AMRO Group N.V.

	SA		IM										IM										
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)																							
Traded Debt Instruments	5	0	80	22	141	39							67	23	86	23							
Of which: General risk	5	0	78	21	138	40							66	23	81	18							
Of which: Specific risk	0	0	9	2	28	5							9	1	27	9							
Equities	0	0	5	0	11	1							4	2	10	5							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	1	0							1	0	2	1							
Foreign exchange risk	0	0	7	1	8	1							4	1	4	3							
Commodities risk	0	0	12	3	20	5							4	1	7	1							
Total	5	0	115	32	174	49	36	18	0	0	0	4,067	82	27	110	32	75	50	0	0	0	0	3,348

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Group N.V.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	214	174	19		210	174	23	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	509	509	0		678	678	0	
	International Organisations	3,882	3,882	0		4,131	4,130	0	
	Institutions	5,370	5,327	275		6,087	6,038	202	
	Corporates	5,441	3,378	2,599		6,772	3,162	2,591	
	of which: SME	2,388	899	818		2,519	1,089	980	
	Retail	5,107	1,141	761		5,257	1,475	850	
	of which: SME	186	30	17		172	19	11	
	Secured by mortgages on immovable property	5,189	5,156	1,009		5,601	5,078	734	
	of which: SME	139	138	79		134	134	65	
	Exposures in default	688	51	58	614	621	43	51	563
	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)	95	95	5		175	175	9	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	4,178	2,853	1,593		3,798	2,709	1,500		
Standardised Total²	30,672	22,567	6,319	619	33,330	23,662	5,959	567	

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 31/12/2016				As of 30/06/2017			
		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	89	49	19		91	54	23	
	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	445	417	128		105	61	33	
	Corporates	3,075	1,933	1,220		4,327	1,602	1,108	
	of which: SME	1,226	230	212		1,269	354	312	
	Retail	4,970	1,132	754		5,110	1,449	831	
	of which: SME	185	30	17		171	19	11	
	Secured by mortgages on immovable property	5,188	5,155	1,008		5,533	5,009	710	
	of which: SME	139	138	79		134	134	65	
	Exposures in default	98	38	40	51	87	36	43	39
	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	4,178	2,853	1,593		3,798	2,709	1,500		
Standardised Total²	4,178	2,853	1,593	56	3,798	2,709	1,500	44	

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 31/12/2016				As of 30/06/2017			
		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	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	29	29	0		26	26	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,281	1,281	28		1,110	1,110	25	
	Corporates	77	77	77		55	55	55	
	of which: SME	1	0	0		1	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)	95	95	5		175	175	9	
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	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
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	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	0		53	53	1	
	Corporates	810	455	422		876	540	494	
	of which: SME	494	284	254		583	353	318	
	Retail	12	0	0		11	1	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	21	8	12	1	5	2	3	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	0	1	0	0	0	0	

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

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Group N.V.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
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	0	0	0		6	6	6	
	of which: SME	0	0	0		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	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
GERMANY	Central governments or central banks	125	125	0		119	119	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	570	569	12		1,132	1,132	23	
	Corporates	845	527	519		870	610	602	
	of which: SME	290	183	175		259	185	177	
	Retail	12	2	2		29	19	14	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		68	68	24	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	4	5	2	11	5	5	6
	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	0	2	0	0	0	6	

⁽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 31/12/2016				As of 30/06/2017			
		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, %)									
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	2,839	2,838	71		3,406	3,405	91	
	Corporates	380	285	260		356	260	236	
	of which: SME	275	201	175		268	196	172	
	Retail	16	1	1		15	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	1	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	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	0	1	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
SWITZERLAND	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	13	13	0		46	46	1	
	Corporates	64	59	59		44	34	34	
	of which: SME	6	0	0		10	0	0	
	Retail	6	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	0	0	0	0	0	0	

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

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABN AMRO Group N.V.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	1,552	1,552	0		1,580	1,580	0	
	Institutions	17	17	3		17	17	3	
	Corporates	36	14	14		25	16	16	
	of which: SME	22	0	0		9	0	0	
	Retail	27	3	2		24	3	2	
	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 31/12/2016				As of 30/06/2017			
		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	52	52	7		62	62	4	
	Corporates	1	0	0		1	0	0	
	of which: SME	1	0	0		1	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				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 31/12/2016				As of 30/06/2017			
		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, %)									
MARSHALL ISLANDS	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	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

2017 EU-wide Transparency Exercise

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

		IRB Approach												
		As of 31/12/2016						As of 30/06/2017						
		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					
Consolidated data	Central banks and central governments	54,464	0	60,054	1,001	0	2	57,514	0	62,664	1,176	0	3	
	Institutions	21,226	30	15,195	2,517	0	11	18,669	30	13,463	2,218	0	17	
	Corporates	199,133	6,757	107,647	41,985	4,935	2,462	189,820	6,951	104,788	41,983	5,338	2,090	
	Corporates - Of Which: Specialised Lending	46,565	1,204	29,026	9,451	562	170	44,159	1,722	27,032	9,262	1,436	201	
	Corporates - Of Which: SME	36,623	2,575	28,018	10,950	2,313	937	31,991	1,868	26,512	10,897	1,894	609	
	Retail	179,546	1,976	173,844	23,366	2,996	681	182,945	1,752	174,887	22,157	2,503	536	
	Retail - Secured on real estate property	157,957	1,347	160,042	18,081	1,810	310	162,460	1,183	161,799	17,397	1,526	218	
	Retail - Secured on real estate property - Of Which: SME	3,887	186	3,670	941	174	89	3,928	158	3,707	916	137	75	
	Retail - Secured on real estate property - Of Which: non-SME	154,071	1,161	156,373	17,139	1,636	222	158,532	1,026	158,092	16,481	1,389	144	
	Retail - Qualifying Revolving	12,357	236	5,994	2,534	648	180	11,898	236	5,670	2,240	537	169	
	Retail - Other Retail	9,232	393	7,808	2,750	537	190	8,587	332	7,418	2,519	441	149	
	Retail - Other Retail - Of Which: SME	4,877	312	3,694	1,483	405	141	4,633	265	3,562	1,394	339	108	
	Retail - Other Retail - Of Which: non-SME	4,356	81	4,113	1,267	132	49	3,954	67	3,857	1,126	101	41	
	Equity	1,299	0	1,299	5,293	0	0	1,222	0	1,222	4,691	0	0	
	Securitisation	1,265	0	1,265	95	0	0	742	0	742	56	0	0	
	Other non credit-obligation assets				1,186									
	IRB Total				75,442						73,472			

⁽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 31/12/2016						As of 30/06/2017					
		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				
NETHERLANDS	Central banks and central governments	28,533	0	30,399	80	0	2	32,338	0	34,329	70	0	3
	Institutions	3,629	0	3,418	475	0	3	3,914	0	3,511	589	0	2
	Corporates	92,243	4,558	54,797	24,332	3,451	1,991	93,336	3,965	56,235	24,448	3,055	1,523
	Corporates - Of Which: Specialised Lending	7,509	102	5,953	2,877	159	36	7,286	225	5,811	2,628	297	46
	Corporates - Of Which: SME	26,662	2,375	22,220	9,280	1,978	924	26,450	1,648	22,204	9,353	1,578	581
	Retail	178,628	1,947	172,990	23,137	2,940	671	182,012	1,724	173,993	21,920	2,450	527
	Retail - Secured on real estate property	157,435	1,333	159,524	17,977	1,788	309	161,851	1,170	161,190	17,272	1,504	216
	Retail - Secured on real estate property - Of Which: SME	3,880	185	3,662	940	174	88	3,917	157	3,696	914	137	74
	Retail - Secured on real estate property - Of Which: non-SME	153,556	1,148	155,862	17,037	1,615	220	157,934	1,013	157,494	16,358	1,367	142
	Retail - Qualifying Revolving	12,221	229	5,924	2,484	627	176	11,766	228	5,604	2,196	519	165
	Retail - Other Retail	8,971	385	7,542	2,676	525	186	8,395	326	7,200	2,452	427	146
	Retail - Other Retail - Of Which: SME	4,863	311	3,683	1,478	403	141	4,627	265	3,557	1,390	337	108
	Retail - Other Retail - Of Which: non-SME	4,108	74	3,860	1,198	122	46	3,768	61	3,643	1,063	90	38
	Equity	766	0	766	3,073	0	0	716	0	716	2,810	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 31/12/2016						As of 30/06/2017					
		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				
UNITED STATES	Central banks and central governments	3,512	0	3,515	96	0	0	2,807	0	2,811	149	0	0
	Institutions	1,760	0	1,699	183	0	0	1,094	0	1,092	73	0	0
	Corporates	23,749	269	6,543	2,022	45	48	23,848	448	7,108	1,912	146	126
	Corporates - Of Which: Specialised Lending	6,912	222	4,054	993	33	21	6,981	175	4,079	946	35	23
	Corporates - Of Which: SME	117	0	47	24	0	0	97	0	40	20	0	0
	Retail	45	0	41	10	1	0	56	0	52	10	1	0
	Retail - Secured on real estate property	36	0	36	8	0	0	47	0	47	8	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	36	0	36	8	0	0	47	0	47	8	0	0
	Retail - Qualifying Revolving	6	0	2	1	1	0	6	0	2	1	0	0
	Retail - Other Retail	3	0	4	1	0	0	3	0	3	1	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	4	1	0	0	3	0	3	1	0	0
	Equity	168	0	168	490	0	0	179	0	179	528	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 31/12/2016						As of 30/06/2017					
		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				
FRANCE	Central banks and central governments	5,602	0	7,789	0	0	0	4,772	0	6,408	0	0	0
	Institutions	4,696	0	2,532	294	0	0	3,190	0	1,544	193	0	0
	Corporates	6,036	115	4,600	1,837	161	41	6,015	152	4,656	1,806	143	47
	Corporates - Of Which: Specialised Lending	268	0	237	48	0	0	221	38	296	60	7	0
	Corporates - Of Which: SME	2,863	59	2,349	839	49	27	2,777	67	2,337	847	56	32
	Retail	74	3	72	20	6	1	74	3	73	22	6	1
	Retail - Secured on real estate property	31	1	31	7	1	0	40	1	42	11	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30	1	30	7	1	0	37	1	38	10	0	0
	Retail - Qualifying Revolving	7	0	3	2	1	0	6	0	3	2	1	0
	Retail - Other Retail	36	2	37	11	4	1	27	2	28	9	4	1
	Retail - Other Retail - Of Which: SME	5	1	5	3	3	0	3	0	2	3	2	0
	Retail - Other Retail - Of Which: non-SME	31	1	32	8	1	0	24	1	26	6	2	1
	Equity	30	0	30	647	0	0	31	0	31	621	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).

2017 EU-wide Transparency Exercise

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		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		
SINGAPORE	Central banks and central governments	394	0	394	0	0	0	310	0	310	0	0
	Institutions	461	30	336	33	0	9	211	30	109	13	0
	Corporates	15,246	107	5,705	1,577	0	17	13,318	46	4,173	1,415	72
	Corporates - Of Which: Specialised Lending	8,430	0	3,743	1,044	0	0	7,379	20	2,980	969	72
	Corporates - Of Which: SME	917	0	356	39	0	0	48	0	40	11	0
	Retail	25	0	24	5	0	0	28	0	27	3	0
	Retail - Secured on real estate property	19	0	19	4	0	0	24	0	24	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	4	0	0	24	0	24	3	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	3	0	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	2	0	2	0	0
Equity	0	0	0	1	0	0	10	0	10	18	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 31/12/2016					As of 30/06/2017					
		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	5,075	0	6,836	26	0	0	5,354	0	6,860	40	0
	Institutions	2,430	0	826	130	0	0	2,092	0	680	93	0
	Corporates	3,241	56	2,377	604	57	12	3,935	55	2,752	672	79
	Corporates - Of Which: Specialised Lending	417	0	343	121	0	0	536	0	455	175	0
	Corporates - Of Which: SME	683	5	483	84	0	0	636	5	465	62	0
	Retail	116	4	107	38	9	2	117	4	109	36	8
	Retail - Secured on real estate property	49	1	49	10	0	0	59	2	60	11	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	48	1	48	10	0	0	58	2	59	11	0
	Retail - Qualifying Revolving	29	1	18	12	5	1	29	1	17	11	3
	Retail - Other Retail	38	2	41	15	4	1	30	1	33	14	4
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	38	2	41	15	4	1	30	1	33	14	4
Equity	19	0	19	60	0	0	19	0	19	60	4	
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 31/12/2016					As of 30/06/2017					
		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	255	0	200	2	0	0	228	0	228	4	0
	Institutions	1,931	0	1,420	340	0	0	2,080	0	1,730	377	0
	Corporates	6,204	418	3,937	1,402	385	88	6,547	670	4,120	1,475	371
	Corporates - Of Which: Specialised Lending	1,101	47	498	210	5	17	1,324	113	677	296	26
	Corporates - Of Which: SME	768	45	407	189	85	1	744	50	402	197	91
	Retail	90	1	81	15	4	1	90	1	83	18	3
	Retail - Secured on real estate property	57	0	57	6	1	0	62	0	62	9	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	57	0	57	6	1	0	62	0	62	9	0
	Retail - Qualifying Revolving	14	1	6	5	3	1	14	1	6	5	3
	Retail - Other Retail	19	0	18	4	0	0	14	0	15	4	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	0	18	4	0	0	14	0	15	4	0
Equity	32	0	32	103	0	0	32	0	32	91	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 31/12/2016					As of 30/06/2017					
		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	43	0	43	0	0	0	93	0	93	0	0
	Institutions	325	0	327	26	0	0	362	0	369	28	0
	Corporates	10,210	27	3,754	1,281	10	3	10,613	8	3,526	1,242	9
	Corporates - Of Which: Specialised Lending	5,191	22	1,927	606	2	0	4,843	5	1,455	501	8
	Corporates - Of Which: SME	39	3	27	10	3	1	27	1	17	3	0
	Retail	39	1	35	7	2	0	43	0	39	7	0
	Retail - Secured on real estate property	26	1	23	5	2	0	32	0	31	4	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	25	1	22	5	2	0	32	0	30	4	0
	Retail - Qualifying Revolving	3	0	2	1	0	0	3	0	2	1	0
	Retail - Other Retail	10	0	10	1	0	0	7	0	7	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	10	1	0	0	6	0	6	2	0
Equity	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).

2017 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
BELGIUM	Central banks and central governments	3,245	0	3,245	38	0	0	3,152	0	3,218	28	0	0
	Institutions	766	0	501	51	0	0	748	0	487	48	0	0
	Corporates	2,949	113	2,458	855	65	92	2,912	127	2,352	752	57	62
	Corporates - Of Which: Specialised Lending	499	0	327	106	0	0	477	9	293	91	1	0
	Corporates - Of Which: SME	348	21	310	100	32	10	382	22	338	109	28	9
	Retail	224	11	213	68	21	3	223	10	218	73	24	3
	Retail - Secured on real estate property	125	6	126	38	14	1	141	7	143	47	18	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	124	6	125	38	14	1	140	7	142	46	18	1
	Retail - Qualifying Revolving	33	2	19	14	5	1	33	2	18	12	4	1
	Retail - Other Retail	66	2	67	16	2	1	50	2	57	14	2	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	65	2	66	16	1	1	49	2	56	14	2	1
Equity	3	0	3	48	0	0	3	0	3	40	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 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
HONG KONG	Central banks and central governments	413	0	418	0	0	0	334	0	338	0	0	0
	Institutions	312	0	216	67	0	0	78	0	65	6	0	0
	Corporates	4,766	0	1,216	294	0	0	3,315	43	731	264	6	0
	Corporates - Of Which: Specialised Lending	1,759	0	335	103	0	0	1,760	43	402	116	0	0
	Corporates - Of Which: SME	565	0	229	16	0	0	14	0	6	1	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	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	1	0	1	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 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
MARSHALL ISLANDS	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	3,784	252	3,540	1,072	247	29	3,477	432	3,346	1,155	496	55
	Corporates - Of Which: Specialised Lending	3,618	251	3,460	1,019	247	29	3,376	416	3,269	1,089	491	49
	Corporates - Of Which: SME	26	0	10	2	0	0	3	0	2	2	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	80	0	80	297	0	0	58	0	58	110	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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

ABN AMRO Group N.V.

(mln EUR)

Country / Region	As of 31/12/2016																	
	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	37,950.0	1,564.0	36,386.0	1,152.0	0.0	1,152.0	0.0	0.0	0.0	35,741.3	0.0	35,741.3	1,564.0	1,564.0	0.0	0.0	0.0	0.0
Austria	1,752.9	0.0	1,752.9															
Belgium	3,807.3	0.0	3,807.3															
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	100.2	0.0	100.2															
Estonia	0.0	0.0	0.0															
Finland	2,344.7	0.0	2,344.7															
France	4,889.5	0.0	4,889.5															
Germany	4,820.9	0.0	4,820.9															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	722.5	0.0	722.5															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	164.7	0.0	164.7															
Malta	0.0	0.0	0.0															
Netherlands	8,076.3	1,394.5	6,681.8															
Poland	443.6	0.0	443.6															
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	503.0	0.0	503.0															
Sweden	255.4	0.0	255.4															
United Kingdom	289.5	0.0	289.4															
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	325.6	0.0	325.6															
China	0.0	0.0	0.0															
Hong Kong	370.3	0.0	370.3															
Japan	1,104.4	0.0	1,104.4															
U.S.	3,144.1	0.0	3,144.1															
Other advanced economies non EEA	386.2	0.0	386.2															
Other Central and eastern Europe countries non EEA	4.0	4.0	0.0															
Middle East	0.2	0.2	0.0															
Latin America and the Caribbean	176.5	20.2	156.3															
Africa	0.0	0.0	0.0															
Others	4,268.2	145.1	4,123.0															

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, Doha, 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

2017 EU-wide Transparency Exercise

Sovereign Exposure

ABN AMRO Group N.V.

(mln EUR)

Country / Region	As of 30/06/2017																	
	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	37,861.1	1,622.6	36,238.5	2,850.2	0.0	2,850.2	0.0	0.0	0.0	33,847.7	0.0	33,847.7	1,622.6	1,622.6	0.0	0.0	0.0	0.0
Austria	1,917.1	0.0	1,917.1															
Belgium	3,434.3	0.0	3,434.3															
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	99.1	0.0	99.1															
Estonia	0.0	0.0	0.0															
Finland	2,302.3	0.0	2,302.3															
France	4,125.1	0.0	4,125.1															
Germany	4,969.5	0.3	4,969.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	799.2	0.0	799.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	359.8	0.0	359.8															
Malta	0.0	0.0	0.0															
Netherlands	8,487.7	1,410.7	7,077.0															
Poland	419.5	0.0	419.5															
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	623.9	0.0	623.9															
Sweden	229.4	0.0	229.4															
United Kingdom	277.9	5.4	272.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.3	0.0	0.3															
Switzerland	0.1	0.0	0.1															
Australia	0.0	0.0	0.0															
Canada	635.5	0.0	635.5															
China	0.0	0.0	0.0															
Hong Kong	291.6	0.0	291.6															
Japan	1,145.9	0.0	1,145.9															
U.S.	2,625.5	0.0	2,625.5															
Other advanced economies non EEA	71.8	11.4	60.4															
Other Central and eastern Europe countries non EEA	2.9	2.9	0.0															
Middle East	32.5	32.5	0.0															
Latin America and the Caribbean	186.3	36.1	150.3															
Africa	0.0	0.0	0.0															
Others	4,823.7	123.3	4,700.4															

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, Doha, 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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

ABN AMRO Group N.V.

	As of 31/12/2016							As of 30/06/2017						
	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		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		On performing exposures ²	On non-performing exposures ³			
			Of which: defaulted					Of which: defaulted						
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	44,179	0	0	0	0	0	0	40,986	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	248	0	0	0	0	0	0
General governments	35,741	0	0	0	0	0	0	33,848	0	0	0	0	0	0
Credit institutions	7,193	0	0	0	0	0	0	6,216	0	0	0	0	0	0
Other financial corporations	1,227	0	0	0	0	0	0	658	0	0	0	0	0	0
Non-financial corporations	18	0	0	0	0	0	0	16	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	322,480	902	8,921	8,919	244	3,430	3,589	338,564	507	8,652	8,652	202	2,931	4,671
Central banks	24,301	0	0	0	0	0	0	29,743	0	0	0	0	0	0
General governments	1,566	0	0	0	2	0	0	1,625	0	0	0	2	0	0
Credit institutions	15,609	1	0	0	3	0	0	18,218	1	0	0	6	0	0
Other financial corporations	32,314	35	692	692	4	624	20	38,972	2	719	719	5	589	110
Non-financial corporations	84,935	368	6,202	6,201	141	2,195	2,347	84,909	197	6,134	6,133	132	1,830	3,382
of which: small and medium-sized enterprises at amortised cost	16,427	101	2,302	2,302	5	1,064	815	15,297	73	2,006	2,006	3	883	1,096
Households	163,754	498	2,027	2,027	94	610	1,222	165,097	307	1,799	1,799	57	512	1,180
DEBT INSTRUMENTS other than HFT	366,659	902	8,921	8,919	244	3,430	3,589	379,550	507	8,652	8,652	202	2,931	4,671
OFF-BALANCE SHEET EXPOSURES	125,569		301	275	7	0	0	115,344		1,044	273	6	1	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)

2017 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Group N.V.

	As of 31/12/2016					As of 30/06/2017				
	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)	8,710	3,673	867	866	2,852	9,348	4,960	1,405	1,403	4,326
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	17	3	0	0	17	85	85	2	2	83
Non-financial corporations	7,000	3,196	776	776	1,832	7,374	4,150	1,253	1,253	2,975
of which: small and medium-sized enterprises at amortised cost	1,241	540	154	154	210	1,857	1,178	481	481	573
Households	1,693	474	90	90	1,002	1,889	726	150	148	1,267
DEBT INSTRUMENTS other than HFT	8,710	3,673	867	866	2,852	9,348	4,960	1,405	1,403	4,326
Loan commitments given	0	0	0	0	0	665	8	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