



## 2015 EU-wide Transparency Exercise

<b>Bank Name</b>	ABN AMRO Groep N.V.
<b>LEI Code</b>	724500DWE10NNL1AXZ52
<b>Country Code</b>	NL

The detailed Q4 COREP templates did not include certain manual adjustments, which were taken into account in the CA-template due to technical reasons. This was as per agreement with the supervisor. Internally, within ABN AMRO this information is available and has been made available to the supervisor.

The effects on the TE-templates is as follows:

- The total Capital and RWA templates are including the adjustments as those are linked with the CA-template.
- The detailed Credit Risk templates do not include those adjustments as those are linked with the detailed COREP templates.

## 2015 EU-wide Transparency Exercise

### Capital

ABN AMRO Groep N.V.

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
<b>OWN FUNDS</b>	<b>21,648</b>	<b>20,990</b>	CA1 {1}	Articles 4(118) and 72 of CRR
<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>15,426</b>	<b>16,281</b>	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,910	13,910	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	1,494	2,175	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-814	-657	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	1,205	1,251	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-253	-260	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-9	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-97	-289	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	-10	160	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-10	160	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>559</b>	<b>457</b>	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	800	700	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-241	-243	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>15,985</b>	<b>16,738</b>	CA1 {1.1}	Article 25 of CRR
<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,663</b>	<b>4,252</b>	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	5,702	4,260	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-39	-8	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>109,647</b>	<b>114,930</b>	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
<b>Common Equity Tier 1 Capital ratio</b>	<b>14.07%</b>	<b>14.17%</b>	CA3 {1}	-
<b>Tier 1 Capital ratio</b>	<b>14.58%</b>	<b>14.56%</b>	CA3 {3}	-
<b>Total Capital ratio</b>	<b>19.74%</b>	<b>18.26%</b>	CA3 {5}	-



## 2015 EU-wide Transparency Exercise

### Risk exposure amounts

ABN AMRO Groep N.V.

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	86,403	95,542
Risk exposure amount for securitisation and re-securitisations in the banking book	237	102
Risk exposure amount for contributions to the default fund of a CCP	871	643
Risk exposure amount Other credit risk	85,295	94,796
Risk exposure amount for position, foreign exchange and commodities (Market risk)	5,811	1,961
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	1,264	1,200
Risk exposure amount for operational risk	16,168	16,227
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>109,647</b>	<b>114,930</b>

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

# 2015 EU-wide Transparency Exercise

## P&L

ABN AMRO Groep N.V.

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	13,187	6,542
Of which debt securities income	738	346
Of which loans and advances income	10,748	5,244
Interest expenses	7,234	3,542
(Of which deposits expenses)	2,652	1,201
(Of which debt securities issued expenses)	2,193	1,012
(Expenses on share capital repayable on demand)	0	0
Dividend income	71	47
Net Fee and commission income	1,691	925
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	66	50
Gains or (-) losses on financial assets and liabilities held for trading, net	278	55
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-93	83
Gains or (-) losses from hedge accounting, net	-62	62
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	79	52
<b>TOTAL OPERATING INCOME, NET</b>	<b>7,983</b>	<b>4,274</b>
(Administrative expenses)	5,065	2,379
(Depreciation)	166	84
(Provisions or (-) reversal of provisions)	54	0
(Commitments and guarantees given)	3	2
(Other provisions)	51	-2
Of which pending legal issues and tax litigation <sup>1</sup>	35	
Of which restructuring <sup>1</sup>	92	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,169	287
(Loans and receivables)	1,169	285
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	60	5
(of which Goodwill)	28	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	76	22
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,545</b>	<b>1,540</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,134</b>	<b>1,144</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,134</b>	<b>1,144</b>
Of which attributable to owners of the parent	1,134	1,142

<sup>(1)</sup> Information available only as of end of the year



## 2015 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

ABN AMRO Groep N.V.

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	243	243	154		271	290	149	
	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		206	206	0	
	International Organisations	2,164	2,163	0		2,072	2,072	0	
	Institutions	6,130	6,128	290		9,780	8,414	407	
	Corporates	4,701	2,335	2,315		7,920	5,340	4,379	
	of which: SME	1,763	251	231		2,643	930	852	
	Retail	5,479	753	558		6,888	2,478	1,025	
	of which: SME	228	37	21		219	35	20	
	Secured by mortgages on immovable property	587	565	541		3,611	3,588	607	
	of which: SME	3	2	1		4	3	3	
	Exposures in default	690	117	156	558	715	94	130	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	1,631	1,631	1,907		4,018	3,034	1,866		
<b>Standardised Total<sup>2</sup></b>	<b>21,775</b>	<b>14,085</b>	<b>5,921</b>	<b>623</b>	<b>35,481</b>	<b>25,515</b>	<b>8,563</b>	<b>592</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Central governments or central banks	0	0	0		37	56	10	
	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	68	67	13		209	183	55	
	Corporates	1,969	633	629		3,672	2,401	1,507	
	of which: SME	1,265	41	37		1,426	217	205	
	Retail	5,308	747	554		6,740	2,471	1,019	
	of which: SME	226	37	21		217	35	20	
	Secured by mortgages on immovable property	585	563	200		3,607	3,583	605	
	of which: SME	3	2	1		4	3	3	
	Exposures in default	105	53	63	47	67	30	35	33
	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	1,631	1,631	1,143		4,018	3,034	1,866		
<b>Standardised Total<sup>2</sup></b>	<b>112</b>	<b>112</b>	<b>112</b>	<b>112</b>	<b>4,018</b>	<b>3,034</b>	<b>1,866</b>	<b>38</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,582	1,582	98		2,225	1,885	117	
	Corporates	287	205	205		333	244	244	
	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		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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	14	14	0		0	0	0	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		1	0	0	
	of which: SME	0	0	0		1	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		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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		151	151	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	63	63	13		65	65	2	
	Corporates	390	192	178		800	450	426	
	of which: SME								
	Retail	285	139	125		463	261	237	
	of which: SME	14	0	0		14	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	19	6	9	3	27	9	14	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		
	<b>Standardised Total<sup>2</sup></b>			<b>3</b>				<b>2</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	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	3,973	3,972	86		5,627	4,638	117	
	Corporates	62	50	50		443	316	288	
	of which: SME	11	0	0		299	206	177	
	Retail	16	0	0		17	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	7	3	4	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		
	<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>1</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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	0	0	0		48	48	1	
	Corporates	177	158	158		503	489	489	
	of which: SME	13	1	1		13	1	1	
	Retail	8	0	0		8	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		
	<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>0</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central governments or central banks	95	95	0		95	95	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	89	89	15		1,162	1,162	31	
	Corporates	1,199	713	711		1,542	986	973	
	of which: SME	114	69	67		344	227	215	
	Retail	16	1	1		11	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	53	52	78	1	63	51	76	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		
	<b>Standardised Total<sup>2</sup></b>			<b>1</b>				<b>1</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
<b>BELGIUM</b>	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	1,302	1,302	0		1,229	1,229	0	
	Institutions	20	20	4		11	11	2	
	Corporates	293	120	120		231	149	148	
	of which: SME	15	0	0		23	7	6	
	Retail	36	2	1		32	2	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	1	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									
Other exposures	0	0	0		0	0	0		
	<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>0</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
<b>VIRGIN ISLANDS, BRITISH</b>	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	89	5	5	84	97	0	0	97
	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									
Other exposures	0	0	0		0	0	0		
	<b>Standardised Total<sup>2</sup></b>			<b>84</b>				<b>97</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
<b>HONG KONG</b>	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	85	85	8		131	131	14	
	Corporates	2	0	0		1	0	0	
	of which: SME	2	0	0		1	0	0	
	Retail	2	0	0		2	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									
Other exposures	0	0	0		0	0	0		
	<b>Standardised Total<sup>2</sup></b>			<b>0</b>				<b>0</b>	

(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



## 2015 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(min EUR, %)												
	Central banks and central governments	37,062	1	41,393	2,016	11	0	45,767	0	47,854	1,924	1	0
	Institutions	22,307	119	18,291	4,058	0	0	25,875	9	21,073	4,529	2	10
	Corporates	198,496	6,576	89,851	35,702	4,472	2,336	214,207	6,236	103,214	42,179	5,320	2,791
	Corporates - Of Which: Specialised Lending	28,993	100	12,131	3,279	53	28	39,456	2	20,222	4,996	24	0
	Corporates - Of Which: SME	30,180	3,701	28,518	11,409	2,457	1,368	40,239	3,515	30,820	10,019	2,394	1,484
	Retail	179,884	3,228	173,611	26,175	4,434	823	179,213	3,058	176,070	27,240	4,421	743
	Retail - Secured on real estate property	156,386	2,272	157,584	19,438	2,410	398	157,028	2,066	161,592	21,403	2,624	336
	Retail - Secured on real estate property - Of Which: SME	2,541	206	2,346	461	5	74	4,244	274	3,839	832	8	104
	Retail - Secured on real estate property - Of Which: non-SME	153,845	2,066	155,238	18,978	2,405	325	152,785	1,792	157,653	20,571	2,616	232
	Retail - Qualifying Revolving	13,125	344	7,135	3,702	1,343	183	12,964	334	6,873	3,398	1,282	183
	Retail - Other Retail	10,374	611	8,892	3,035	680	242	9,220	658	7,605	2,440	515	224
	Retail - Other Retail - Of Which: SME	5,464	469	4,463	1,835	363	176	4,709	540	3,562	1,217	234	167
Retail - Other Retail - Of Which: non-SME	4,910	143	4,429	1,201	317	65	4,511	118	4,043	1,223	241	57	
Equity	1,124	0	1,124	5,009	0	0	1,219	0	1,219	5,139	0	0	
Securitisation	2,434	0	2,434	237	0	2	1,378	0	1,378	102	0	0	
Other non credit-obligation assets													
IRB Total				74,295						86,336			

(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 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	(min EUR, %)												
	Central banks and central governments	14,765	0	15,920	1,023	0	0	23,227	0	22,953	1,029	0	0
	Institutions	4,978	0	4,991	918	0	0	4,706	0	4,718	1,317	2	0
	Corporates	109,645	5,398	53,720	22,707	3,097	1,918	117,423	5,193	57,108	27,224	3,815	2,383
	Corporates - Of Which: Specialised Lending	4,351	14	3,320	1,206	37	8	5,329	2	3,764	1,407	24	0
	Corporates - Of Which: SME	27,021	3,410	21,648	8,965	1,683	1,231	29,028	3,222	24,160	10,262	2,017	1,334
	Retail	178,904	3,184	172,700	2,287	4,323	806	178,196	3,022	175,096	27,006	4,332	729
	Retail - Secured on real estate property	155,786	2,254	156,990	458	2,385	394	156,442	2,050	161,014	21,315	2,607	333
	Retail - Secured on real estate property - Of Which: SME	2,525	206	2,331	458	5	74	4,229	274	3,925	830	8	104
	Retail - Secured on real estate property - Of Which: non-SME	153,261	2,048	154,659	18,883	2,381	321	152,213	1,777	157,089	20,485	2,599	229
	Retail - Qualifying Revolving	12,983	335	7,043	3,736	1,302	178	12,824	325	6,784	3,325	1,240	178
	Retail - Other Retail	10,134	595	8,667	1,828	636	234	8,929	647	7,297	2,365	486	218
	Retail - Other Retail - Of Which: SME	5,454	467	4,455	1,828	359	176	4,700	538	3,554	1,214	273	166
Retail - Other Retail - Of Which: non-SME	4,680	128	4,212	1,118	277	58	4,229	109	3,743	1,151	212	52	
Equity	988	0	988	4,354	0	0	614	0	614	2,532	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 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	(min EUR, %)												
	Central banks and central governments	1,950	0	1,950	26	0	0	3,289	0	3,289	26	0	0
	Institutions	1,772	0	1,746	338	0	0	3,325	0	3,307	373	0	10
	Corporates	15,097	165	3,246	908	19	38	16,493	67	4,400	1,323	24	39
	Corporates - Of Which: Specialised Lending	4,394	0	1,839	366	0	0	5,458	0	2,878	661	0	0
	Corporates - Of Which: SME	144	17	83	21	0	11	139	9	41	10	0	9
	Retail	54	0	50	0	2	0	52	1	48	9	3	0
	Retail - Secured on real estate property	42	0	42	0	0	0	42	0	41	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42	0	42	4	0	0	42	0	41	5	0	0
	Retail - Qualifying Revolving	6	0	3	2	2	0	6	0	3	3	2	0
	Retail - Other Retail	5	0	5	0	0	0	4	0	4	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	5	0	5	2	0	0	4	0	3	1	0	0	
Equity	80	0	80	292	0	0	134	0	134	368	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 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SINGAPORE	(min EUR, %)												
	Central banks and central governments	510	0	510	0	0	0	160	0	160	0	0	0
	Institutions	547	0	232	64	0	0	900	0	378	55	0	0
	Corporates	12,383	58	2,738	764	0	12	13,326	16	4,080	1,219	42	5
	Corporates - Of Which: Specialised Lending	5,385	1	1,270	266	0	0	6,415	0	2,461	497	0	0
	Corporates - Of Which: SME	1,037	0	384	40	0	0	1,069	0	424	49	0	0
	Retail	23	0	23	0	0	0	23	0	23	2	0	0
	Retail - Secured on real estate property	18	0	18	0	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	18	0	18	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	4	0	4	0	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	3	0	3	1	0	0	
Equity	0	0	0	0	0	0	39	0	39	100	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 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
FRANCE	Central banks and central governments	4,930	0	6,144	83	0	0	4,133	0	4,208	0	0	0	0	0
	Institutions	2,642	0	1,208	194	0	0	3,459	0	1,594	231	0	0	0	0
	Corporates	5,092	119	4,045	1,487	149	48	5,124	134	5,942	1,942	260	47	47	47
	Corporates - Of Which: Specialised Lending	128	0	105	28	0	0	162	0	143	35	0	0	0	0
	Corporates - Of Which: SME	3,012	71	2,499	803	75	33	2,812	78	2,377	806	121	30	30	30
	Retail	85	3	80	1	11	2	82	2	78	18	5	1	1	1
	Retail - Secured on real estate property	58	1	58	0	0	0	55	1	55	9	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	0	0	0	6	0	6	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	52	1	52	8	0	0	49	1	49	9	1	0	0	0
	Retail - Qualifying Revolving	7	1	5	5	3	0	7	0	5	4	2	0	0	0
	Retail - Other Retail	19	1	18	1	8	1	19	1	18	5	2	1	1	1
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	1	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	1	17	10	7	1	18	1	17	5	2	0	0	0
	Equity	0	0	0	0	0	0	44	0	44	676	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 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
UNITED KINGDOM	Central banks and central governments	343	0	247	4	0	0	277	0	281	4	0	0	0	0
	Institutions	2,597	119	2,476	727	0	0	4,124	8	3,692	936	0	0	0	0
	Corporates	5,172	246	2,878	854	197	57	6,357	200	4,123	1,318	218	59	59	59
	Corporates - Of Which: Specialised Lending	1,020	0	303	98	0	0	902	0	448	153	0	0	0	0
	Corporates - Of Which: SME	1,051	24	677	236	92	3	1,114	33	732	162	30	19	19	19
	Retail	87	3	79	0	10	1	90	2	80	15	7	1	1	1
	Retail - Secured on real estate property	54	1	54	0	3	0	57	0	55	4	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	54	1	54	7	3	0	57	0	55	4	0	0	0	0
	Retail - Qualifying Revolving	13	1	7	8	6	1	13	1	7	7	5	1	1	1
	Retail - Other Retail	20	1	18	0	2	0	20	0	18	4	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	19	1	17	5	2	0	18	0	17	4	1	0	0	0
	Equity	42	0	42	167	0	0	36	0	36	135	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 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SWITZERLAND	Central banks and central governments	653	0	700	6	0	0	286	0	286	0	0	0	0	0
	Institutions	622	0	613	71	0	0	715	0	708	99	0	0	0	0
	Corporates	9,903	12	2,421	882	7	23	10,167	13	3,686	1,216	42	8	8	8
	Corporates - Of Which: Specialised Lending	3,027	0	778	206	0	0	4,704	0	1,623	465	0	0	0	0
	Corporates - Of Which: SME	196	9	68	16	3	5	90	8	60	35	19	5	5	
	Retail	34	0	31	0	1	0	30	0	27	5	1	0	0	0
	Retail - Secured on real estate property	25	0	24	0	0	0	21	0	20	3	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	23	2	0	0	21	0	20	3	1	0	0	0
	Retail - Qualifying Revolving	3	0	2	1	0	0	3	0	2	1	0	0	0	0
	Retail - Other Retail	6	0	6	0	0	0	5	0	5	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	6	1	0	0	5	0	5	1	0	0	0	0
	Equity	0	0	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 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
GERMANY	Central banks and central governments	3,347	0	5,307	89	0	0	3,422	0	5,702	30	0	0	0	0
	Institutions	2,449	0	1,381	245	0	0	2,278	0	1,215	232	0	0	0	0
	Corporates	2,931	71	1,162	358	69	28	2,964	62	1,221	378	55	28	28	28
	Corporates - Of Which: Specialised Lending	142	0	101	28	0	0	246	0	154	53	0	0	0	0
	Corporates - Of Which: SME	149	22	136	65	16	13	160	23	141	44	16	12	12	12
	Retail	143	7	132	1	16	3	134	7	123	48	21	3	3	3
	Retail - Secured on real estate property	71	1	70	0	1	0	59	1	57	11	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	70	1	69	13	1	0	58	1	57	10	2	0	0	
	Retail - Qualifying Revolving	31	1	22	16	6	1	31	2	22	17	9	1	1	
	Retail - Other Retail	40	5	39	1	9	2	44	4	44	20	10	2	2	
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	1	0	1	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	38	4	38	16	8	2	43	3	43	19	10	2	2	
	Equity	14	0	14	52	0	0	14	0	14	53	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 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
BELGIUM	Central banks and central governments	2,513	0	2,513	83	0	0	2,737	0	2,737	87	0	0
	Institutions	572	0	421	51	0	0	773	0	471	61	0	0
	Corporates	2,564	163	2,092	747	93	118	2,712	177	2,238	822	121	120
	Corporates - Of Which: Specialised Lending	229	0	175	47	0	0	273	0	211	38	0	0
	Corporates - Of Which: SME	696	65	584	139	21	53	734	84	607	155	25	61
	Retail	264	15	248	4	40	6	246	13	229	73	32	5
	Retail - Secured on real estate property	147	8	146	0	11	2	149	7	148	33	11	2
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	146	8	145	32	11	2	147	7	146	33	11	2
	Retail - Qualifying Revolving	37	3	26	23	12	1	36	3	25	21	12	1
	Retail - Other Retail	80	5	76	3	17	2	60	3	56	19	8	1
	Retail - Other Retail - Of Which: SME	3	1	3	3	3	0	2	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	77	4	73	29	14	2	59	3	55	18	8	1
	Equity	0	0	0	64	0	0	0	0	0	58	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 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min 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	5,038	2	2,011	284	1	0	5,290	12	2,320	401	6	0
	Corporates - Of Which: Specialised Lending	389	0	112	24	0	0	1,019	0	322	93	0	0
	Corporates - Of Which: SME	527	0	302	38	0	0	881	10	422	28	5	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).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
HONG KONG	Central banks and central governments	68	0	68	0	0	0	344	0	344	0	0	0
	Institutions	701	0	590	74	0	0	698	0	613	186	0	0
	Corporates	4,182	1	1,066	287	0	0	6,104	0	1,335	247	0	0
	Corporates - Of Which: Specialised Lending	1,479	0	218	50	0	0	2,093	0	491	123	0	0
	Corporates - Of Which: SME	668	0	221	16	0	0	688	0	298	21	0	0
	Retail	6	0	6	0	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	6	0	6	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	4	0	4	0	0	0	6	0	6	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).

## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

ABN AMRO Groep N.V.

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances	of which: FVO (designated at fair value through profit&loss) banking book	of which: FVO assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
					Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Austria	6 2 242 776 979 2,005	0 0 0 0 0 0	6 2 205 687 632 1,532	6 2 227 696 632 1,564	0 0 0 0 0 0	2 -22 -9 -29	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Belgium	110 122 7 8 759 2,164 69 3,239	0 0 0 0 0 0	110 122 7 8 709 1,820 687 2,366	110 122 7 8 687 1,679 128 282	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Denmark	67 140 0 0 0 0	0 0 0 0 0 0	67 140 0 0 0 0	67 140 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Finland	205 1,861 122 2,188	0 0 0 0	159 1,694 104 1,957	155 1,693 104 1,952	0 0 0 0	4 1 122 5	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	France	1 1,105 106 89 1,320 2,256 19 4,896	0 0 0 0 0 0	1 1,086 103 81 1,251 2,003 194 4,130	1 676 103 76 1,257 2,018 410 395	0 0 0 0 0 0	5 -6 -15 -19	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0			

















(mln EUR)		As of 30/06/2015													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	United Kingdom											2	2		
		287	0	199	199	0	0	0	0	0	0	2	2	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Iceland														
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Liechtenstein														
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Norway														
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Australia														
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Canada	45		45	45										
		309		306	312		-6								
		354	0	351	357	0	-6	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Hong Kong	293		293	293										
		293	0	293	293	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Japan	1,598		1,598	1,598										
		1,811	0	1,811	1,811	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	U.S.	1,172		1,172	1,172						3	4		5	-6
		542		540	540									32	-38
		1,032		1,027	1,027									24	-28
		361		360	360										
		3		3			3								
		3,110	0	3,102	3,099	0	3	0	0	0	0	3	4	61	-72



## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

ABN AMRO Groep N.V.

	As of 31/12/2014							As of 30/06/2015							
	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 <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted								Of which: defaulted					
(min EUR, %)															
<b>Debt securities (including at amortised cost and fair value)</b>	<b>40,796</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40,163</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Central banks	885	0	0	0	0	0	0	45	0	0	0	0	0	0	
General governments	32,217	0	0	0	0	0	0	32,520	0	0	0	0	0	0	
Credit institutions	5,552	0	0	0	0	0	0	5,192	0	0	0	0	0	0	
Other financial corporations	2,125	0	0	0	0	0	0	2,352	0	0	0	0	0	0	
Non-financial corporations	17	0	0	0	0	0	0	54	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>304,119</b>	<b>1,009</b>	<b>9,630</b>	<b>9,630</b>	<b>688</b>	<b>4,187</b>	<b>0</b>	<b>335,226</b>	<b>1,202</b>	<b>8,848</b>	<b>8,692</b>	<b>550</b>	<b>4,136</b>	<b>762</b>	
Central banks	7,088	0	0	0	0	0	0	15,082	0	0	0	0	0	0	
General governments	1,996	0	5	5	0	0	0	1,643	0	3	1	0	1	0	
Credit institutions	22,610	0	12	12	1	12	0	26,811	0	12	12	0	12	0	
Other financial corporations	30,504	1	568	568	2	556	0	48,924	3	626	613	2	611	4	
Non-financial corporations	75,813	260	6,000	6,000	434	2,667	0	77,078	488	5,558	5,441	367	2,639	193	
Households	166,108	748	3,045	3,045	252	951	0	165,688	711	2,649	2,625	181	872	565	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>344,915</b>	<b>1,009</b>	<b>9,630</b>	<b>9,630</b>	<b>688</b>	<b>4,187</b>	<b>0</b>	<b>375,389</b>	<b>1,202</b>	<b>8,848</b>	<b>8,692</b>	<b>550</b>	<b>4,136</b>	<b>762</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>110,028</b>		<b>192</b>	<b>192</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>114,196</b>		<b>278</b>	<b>271</b>	<b>7</b>	<b>0</b>	<b>0</b>	

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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)

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

ABN AMRO Groep N.V.

	As of 31/12/2014					As of 30/06/2015				
	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 <sup>2</sup>		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, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>9,074</b>	<b>3,677</b>	<b>1,074</b>	<b>1,065</b>	<b>0</b>	<b>9,650</b>	<b>3,580</b>	<b>1,086</b>	<b>1,084</b>	<b>0</b>
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	6,789	2,856	900	892	0	7,295	2,860	940	940	0
Households	2,284	821	174	173	0	2,355	721	146	144	0
<b>DEBT INSTRUMENTS other than HFT</b>	<b>9,074</b>	<b>3,677</b>	<b>1,074</b>	<b>1,065</b>	<b>0</b>	<b>9,650</b>	<b>3,580</b>	<b>1,086</b>	<b>1,084</b>	<b>0</b>
<b>Loan commitments given</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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



## 2015 EU-wide Transparency Exercise

### Leverage ratio

ABN AMRO Groep N.V.

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
<b>A</b>	<b>Tier 1 capital</b>	15,985	16,738	LCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
<b>B</b>	<b>Total leverage ratio exposures</b>	421,053	517,478	LCom {21}	
<b>C</b>	<b>Leverage ratio</b>	<b>3.80%</b>	<b>3.23%</b>	A/B	





## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

ABN AMRO Groep N.V.

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>
(min EUR, %)				
<b>Loans and advances</b>	<i>178,727</i>	<i>167,501</i>	<i>186,164</i>	<i>172,860</i>
of which: Other financial corporations	<i>287</i>	<i>272</i>	<i>508</i>	<i>508</i>
of which: Non-financial corporations	<i>24,619</i>	<i>24,610</i>	<i>31,937</i>	<i>31,934</i>
of which: Households	<i>153,821</i>	<i>142,588</i>	<i>153,718</i>	<i>140,388</i>

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.