

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

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	21,648	20,990	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,426	16,281	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 (I) of CRR
Accumulated other comprehensive income	-814	-657	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) 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 (l) 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 (I) 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 CCR $% \left(1,2,2,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,$
(-) 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(26), 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) (v) and 153(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 exceding 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 {1.1.1.6 + 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
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	559	457	CA1 {1.1.2}	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})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,985	16,738	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,663	4,252	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})	
TOTAL RISK EXPOSURE AMOUNT	109,647	114,930	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	14.07%	14.17%	CA3 {1}	
Tier 1 Capital ratio	14.58%	14.56%	CA3 {3}	
Total Capital ratio	19.74%	18.26%	CA3 {5}	



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 ¹	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
Total Risk Exposure Amount	109,647	114,930

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



ABN AMRO Groep N.V.

(min 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
TOTAL OPERATING INCOME, NET	7,983	4,274
(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 ¹	35	
Of which restructuring ¹	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,545	1,540
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,134	1,144
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,134	1,144
Of which attributable to owners of the parent	1,134	1,142

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

2015 EU-wide Transparency Exercise Market Risk ABN AMRO Groep N.V.

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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015										
	TOTAL RISK TOTAL RISK			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	POSURE EXPOSURE	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)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
Traded Debt Instruments	1,524	1,659	0	0	0	0							0	0	0	0							
Of which: General risk	680	679	0	0	0	0							0	0	0	0							
Of which: Specific risk	374	385	0	0	0	0							0	0	0	0							
Equities Of which: General risk	76 14	114 18	0	0	0	0							0	0	0	0							
Of which: Specific risk	47	73	0	0	0	0							0	0	0	0							
Foreign exchange risk	421	,3	0	0	0	0							0	0	0	0							
Commodities risk	211	187	0	Ő	0	Ő							0	ŏ	0	ŏ							
Total	2,231	1,961	0	0	0	0	0	0	0	0	0	4,000	0	0	0	0	0	0	0	0	0	0	



Credit Risk - Standardised Approach

	ABN AMRO Groep N.V.				Standardise	d Approach			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	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	
Consolidated data	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	
	Standardised Total	21,775	14,085	5,921	623	35,481	25,515	8,563	592

I					Standardise	ed Approach			
		A	s of 31/12/2	014		J.	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
NETHERLANDS	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								
	Other exposures	1,631	1,631	1,143		4,018	3,034	1,866	
	Standardised Total ²				112				38

Compared exposure, units Exposure values, is reported before taking into account any effect due to creat conversion factors or order risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		ļ	s of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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		2,235	1,885	117	
	Corporates	287	205	205		333	244	244	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
UNITED STATES	or which: SME Secured by mortgages on immovable property	0	U	0		0	0	0	
UNITED STATES	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	0	0
	Covered bonds	ů	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ő	0	0	
	Collective investments undertakings (CIU)	ő	0	0		ő	0	0	
	Equity	ŏ	0	ŏ		ő	ő	ő	
	Securitisation		-	-					
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

					Standardise	ed Approach			
			As of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	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		0	0	0	
SINGAPORE	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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	
	Eauitv	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² osure value, is reported before taking into account any effect due to credit conversion factors or cre				0				0

					Standardise	d Approach			
		4	is of 31/12/2	014		J.	s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	285	139	125		463	261	237	
	Retail	14	0	0		14	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	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
1	Items associated with particularly high risk	0	0	0		0	0	0	
1	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	
	Standardised Total ²				3				2

Standardisel i of al " (1) Original exposure, unite Exposure due 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 Securistisation exposures

					Standardise	ed Approach			
		А	s of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
1	Exposures in default	0	0	0	0	7	3	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
1	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	
1	Equity	0	0	0		0	0	0	
1	Securitisation								
	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				0				1

Standardised Total²
(1) Diginal 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 providues per constry of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		1	s of 31/12/2	014			As of 30/06/	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
SWITZERLAND	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	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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					Standardise	ed Approach			
		A	As of 31/12/2	014		,	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
GERMANY	Secured by mortgages on immovable property	1	1	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								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

Standardised Total
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securistization exposures

					Standardise	d Approach			
		4	is of 31/12/2	014		,	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
DELCIUM	of which: SME	0	0	0		0	0	0	
BELGIUM	Secured by mortgages on immovable property	0	0	0		1	1	1	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	U	0	1	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	ő	0	0		0	0	0	
	Securitisation	ů				0			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		_	-	0				0

Standard: 10 biginal exposure, unite Exposure Market Set Total
 (1) biginal exposure, unite Exposure Market Boter 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

					Standardise	ed Approach			
		A	s of 31/12/2	014		Ļ	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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 of which: SME	0	0	0		0	0	0	
	orwnich: SME Retail	U	0	0		U	U	0	
	of which: SME	U	0	0		U	0	0	
VIRGIN ISLANDS,	Secured by mortgages on immovable property	0	0	0		0	0	0	
BRITISH	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	ő	0.		ő	0	57
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
1	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				84				97

Standardiede Total² (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. s (2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

					Standardise	d Approach			
		1	s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
Hong Kong	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	
	Eaulty	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	U	U	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total²
 (1) Diginal exposure, unlike Exposure laws, 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 Securistisation 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 Risk ex osure amount Value Risk ex Orig al Ex Exposur Value¹ Exposur Value¹ and provi and Of which Of which Of whic Of whic DE 2.016 4.058 35.702 3,279 11,409 26,175 19,438 461 18,978 3.702 3,035 1,835 1,201 5.009 237 1,099 37.062 22.307 198.496 28,993 39,180 179,884 156,386 2.541 153,845 13,125 10,374 5,464 4,910 1.124 2,434 1 119 6.576 100 3,701 3,228 2,272 206 2,066 344 611 469 143 0 41.393 18.291 89.851 12,131 173,611 157,584 2.346 155,238 7.135 8,892 4,463 4,429 1.124 2.434 0 2.336 28 1,368 823 398 74 325 183 242 176 65 45.767 25.875 214.207 39,456 40,239 179,213 157,028 4.244 152,785 12.964 9,220 4,709 4,511 1.219 1.378 47.854 21.073 103.214 20,222 30,820 176,070 161,592 3.939 157,653 6.873 7,605 3,562 4,043 1.219 1.378 1.924 4.529 42.179 4,996 12,019 27,240 21,403 832 20,571 3.398 2,440 1,217 1,223 5,139 102 5,222 0 10 2.791 0 1,484 743 336 104 232 183 224 167 57 11 0 4.472 53 2,457 4,434 2,410 5 2,405 1.343 680 363 317 1 2 5.320 24 2,394 4,421 2,624 8 2,616 1.282 515 274 241 9 6.236 2 3,515 3,058 2,066 274 1,792 334 658 540 118 Consolidated data Retail - Of Which: SME Retail - Of Which: non-SMI 0 74 295

							IRB Ap	proach					
				As of 31,	12/2014					As of 30,	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	14,785	0	15,920	1,023	0	0	23,227	0	22,953	1,039	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
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	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	4,230	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												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expo	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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	4,384	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
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/0 Exposure Value ¹ 160 378 4,080 2,461 424 23 19 0 19 19 19 19	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹		Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	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		55	0	0
	Corporates	12,383	58	2,738	764	0	12	13,326	As of 30/06/2015 briginal Exposure" Exposure Value" Risk exposure amo of draw Of which: Value" Of which 00 160 0 000 0 3280 153 15 0 424 497 19 0 19 2 19 0 19 2 19 0 19 2 19 0 19 2 19 0 19 2 3 0 3 1	42	5		
	Corporates - Of Which: Specialised Lending	5,385	1	1,270	266	0	0	6,415	0			Of which:	0
	Corporates - Of Which: SME	1,037	0	384	40	0	0	1,069	0		49		0
	Retail	23	0	23	0	0	0	23	0	23	2		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
SINGAPORE	Retail - Secured on real estate property - Of Which: non-	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	0	0	0	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												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	4.930	0	6.144	83	0	0	4.133	0	4.208	0	0	0
	Institutions	2.642	0	1.208	194	0	0	3.459	0	1.594	231	0	0
	Corporates	5.092	119	4.045	1.487	149	48	5.124	134	5.942	1.842	260	47
	Corporates - Of Which: Specialised Lending	128	0	105	28	0	0	162	0	143	35		0
	Corporates - Of Which: SME	3,012	71	2,499	803	75	33	2,812	78	2,377	806		30
	Retail	85	3	80	1	11	2	82	2	78	18	5	1
	Retail - Secured on real estate property	58	1	58	0	0	0	55	1	55	9	1	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	0	0	0	6	0	6	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	52	1	52	8	0	0	49	1	49	9	1	0
	Retail - Qualifying Revolving	7	1	5	5	3	0	7	0	5	4	2	0
	Retail - Other Retail	19	1	18	1	8	1	19	1	18	5	2	1
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	1	17	10	7	1	18	1	17	5	2	0
	Equity	0	0	0	0	0	0	44	0	44	676	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total reported before taking into account any effect due to credit conversion factors or credit risk militation												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	343	0	247	4	0	0	277	0	281	4	0	0
	Institutions	2.597	119	2.476	727	0	0	4.124	8	3.692	936	0	0
	Corporates	5.172	246	2.878	854	197	57	6.357	200	4.123	1.318	218	59
	Corporates - Of Which: Specialised Lending	1,020	0	303	98	0	0	902	0	448	153	0	0
	Corporates - Of Which: SME	1,051	24	677	236	92	3	1,114	33	732	162	30	19
	Retail	87	3	79	0	10	1	90	2	80	15	7	1
	Retail - Secured on real estate property	54	1	54	0	3	0	57	0	55	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	54	1	54	7	3	0	57	0	55	4	0	0
	Retail - Qualifying Revolving	13	1	7	8	6	1	13	1	7	7	5	1
	Retail - Other Retail	20	1	18	0	2	0	20	0	18	4	1	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	19	1	17	5	2	0	18	0	17	4	1	0
	Equity	42	0	42	167	0	0	36	0	36	135	0	0
	Securitisation												
	Other non credit-obligation assets												-
nal exposure, unlike Exposure value, is repo	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	653	0	700	6	0	0	286	0	286	0	0	0
	Institutions	622	0	613	71	0	0	715	0	708	99	0	0
	Corporates	9,903	12	2,421	882	23	7	10,167	13	3,686	1,216	42	8
	Corporates - Of Which: Specialised Lending	3.027	0	778	206	0	0	4.704	0	1.623	465		0
	Corporates - Of Which: SME	196	9	68	16	3	5	90	8	60	35	19	5
	Retail	34	0	31	0	1	0	30	0	27	5	1	0
	Retail - Secured on real estate property	25	0	24	0	0	0	21	0	20	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	24	0	23	2	0	0	21	0	20	3	1	0
	Retail - Qualifying Revolving	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail	6	0	6	0	0	0	5	0	5	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	6	0	6	1	0	0	5	0	5	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach							
				As of 31/	12/2014					As of 30/	06/2015				
		Original Exposure ¹		- · EX		- Exposure		ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision:		
	Central banks and central governments	3.347	0	5.307	89	0	0	3.422	0	5.702	30	0	0		
	Institutions	2.449	0	1.381	245	0	0	2.278	0	1.215	232	0	0		
	Corporates	2.931	71	1.162	358	69	28	2.964	62	1.221	378	55	28		
	Corporates - Of Which: Specialised Lending	142	0	101	28	0	0	246	0	154	53	0	0		
	Corporates - Of Which: SME	149	22	136	65	16	13	160	23	141	44	16	12		
	Retail	143	7	132	1	16	3	134	7	123	48	21	3		
	Retail - Secured on real estate property	71	1	70	0	1	0	59	1	57	11	2	0		
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0		
GERMANY	Retail - Secured on real estate property - Of Which: non-	70	1	69	13	1	0	58	1	57	10	2	0		
	Retail - Qualifying Revolving	31	1	22	16	6	1	31	2	22	17	9	1		
	Retail - Other Retail	40	5	39	1	9	2	44	4	44	20	10	2		
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	1	0	1	1	0	0		
	Retail - Other Retail - Of Which: non-SME	38	4	38	16	8	2	43	3	43	19	10	2		
	Equity	14	0	14	52	0	0	14	0	14	53	0	0		
	Securitisation														
	Other non credit-obligation assets												-		
	IRB Total														

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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	2.228	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
BELGIUM	Retail - Secured on real estate property - Of Which: non-	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												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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	1.010	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
VIRGIN ISLANDS, BRITISH	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	U	0	0	U	0	0	0	U	0	U	0	0
	Retail - Other Retail - Of Which: SME	U	0	0	0	0	0	0	U	0	U	0	0
	Retail - Other Retail - Of Which: She Retail - Other Retail - Of Which: non-SME	U	0	0	U	U	0	U	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets	0	Ů	0	0	Ū	0	0	0	0	0	0	Ů
	IRB Total												1

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure1	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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
HONG KONG	Retail - Secured on real estate property - Of Which: non-	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												

ING 10(a)
 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. substitution effects).

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII EXPOSURES (a	RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at faii value through profit&loss) banking book	of which: Financial assets held for trading (2)	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	6 2 205 687 632 1,532	6 227 696 632 1,561	0	2 -22 -9 - 29	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	110 122 7 8 759 2,164 69	0	110 122 7 8 709 1,820 2,776	687 1,679 2,366	128	110 122 7 8 22 13	0							
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	3,239					282		0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark	0 67 140	0	0 67 140	67 140	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more	Estonia	207	0	207	207	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Finland	205 1.861 122 2,188	0	159 1.694 104 1,957	0 155 1.693 104 1,952	0	0 4 1	0	0	0	0	0	0	0	0
107a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	2,188 1 1.105 106 89 1.320 2.256 19 4,896	0	1,957 1.086 103 81 1.251 2.003 4,525	676 103 76 1.257 2.018 4,130	0	5 1 410 5 -6 -15 395	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereian debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	of which: Financial assets held for trading (2)	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	Germany	331 300 40 74 298 2,327 1,076 4,446	0	330 290 33 45 250 1,996 582 3,526	310 256 52 240 2,010 608 3,476	0	20 34 33 -7 10 -14 -26 50	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	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	Greece						0	0		0					
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary	0	0	0	0	0			0		0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Ireland	0		0		0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M]-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 500 473 973	0	0 500 <u>333</u> 833	0 500 333 833	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia		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	Lithuania	0	0	0	0	0	0		0		0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	0 7 148	0	0 7 130	0 7 134	0	-4	0	0	0	0	0	0	0	0
Total		155	0	137	141	0	-4	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p	novisions) 1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	of which: Financial assets held for trading (2)	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	Malta	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	Netherlands	1,390 187 634 1,026 1,209 3,024 3,157 10,627	1,047 8 21 25 9 94 1.789 2,993	343 178 613 906 1.001 2.324 874 6,239	110 103 600 805 975 2.433 888 5,914	0	233 75 13 101 26 -109 -14 325	1,134 2,676 2,251 6,319 9,606 16,401 178 38,565	37 73 70 404 744 976 26 2,330	700 1,218 1,304 4,676 6,246 9,908 4,415 28,467	-8 -29 -12 -184 -373 -1.419 -1.687 -3,712	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	410 410	0	255 255	255	0	0	0	0	0	0//12	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal														
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [J0Y - more	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	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	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	0 133 367 135	0	0 133 367 135	0 133 367	0 135 135	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Sweden	635 83 20 206	0	635 83 20 201	83 20 201	135	0	0	0	0	0	0	0	0	0
Total		309	0	304	304	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIN	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p	novisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		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)	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	272 272	0	183 183	183 183	0	0	0	0	0	0	0	0	0	0
100al [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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein														
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[J0Y - more	Australia	0		0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 41 79	0	0 41 59	0 41 72	0	-13	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Hong Kong	120 194	0	100 194	113 194	0	-13	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	194 518 1.361	0	194 518 1.361	194 518 1.361	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.	1,879 41 539 781 576	0	1,879 41 536 776 578	1,879 41 536 776 578	0	0	0	0	0	0	0	0	0	0
Total		1,937	0	1,931	1,931	0	0	0	0	0	0	0	0	0	0



EBA EUROPEAN BANKING AUTHORITY

Sovereign Exposure

ABN AMRO Groep N.V.

	(mln EUR)			-				As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT P	OSITIONS (gross e vereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		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)	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	China	1	1	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	Switzerland	643 5	5	643	643										
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	648 72 62	5	643 72 62	643 72 62	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	134 2 1 2 4	0 2 1 2 4	134	134	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East	9	9	0	0	0	0	00	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	143	0	143	143	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	143 15 14 18 16 33 63	0 15 14 18 16 33 63	143	143	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] [10Y - more	Others	159 1 1 1 21 6	159 1 1 1 21 6	0	0	0	0	00	0	0	0	0	0	0	0
[10Y - more Total	-	30	30	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate to used as a cherk in for the exploses to the denomination and context (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter parts (cher than sovereign) with full or partial government guarantees by central, regional and local governments the ecounter partial government guarantees by central ecounter particles are ecounter particles are ecounter partis (cher th



	(min EUR)							As of	30/06/2015					
			RECT LONG accounting value	NET DIRECT PO	DSITIONS (gross e rereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVEREIGN EXPOSU	tES(3)(on and off I	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with positive fair val	Je Derivatives with valu	
Residual Maturity	Country / Region		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)	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 39 337 759 681 1,822	0	6 39 233 701 459 1,438	6 321 700 458 1,485	0	39 -88 1 1 - 47	0	0	0	0	0 0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	651 514 103 417 452 2,279 54 4,470	0	460 491 327 416 1,945 3,639	404 385 1,912 0 2,701	0	460 491 -77 31 33 938	0	0	0	0	0 0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Bulgaria													
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	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	Czech Republic	0	0	0	0	0	0	0	0	0	0	0 0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark	0 140	0	140	0 140	0	0	0	0	0	0	0 0	0	0
Total [0 - 3M [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia	140	0	140	140	0	0	0	0	0	0	0 0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Finland	298 1.717 120 2,135	0	260 1.586 107 1,953	260 1.584 107 1,951	0	0	0	0	0	0	0 0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	2,135 233 579 45 317 1.002 2.624 1 4,801	0	1,953 233 550 45 219 914 2.389 4,350	1,951 224 538 282 929 2.318 4,291	0	2 9 12 45 -63 -15 71 59	0	0	0	0	0 0 1 1	0 33 33	-48 -48



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (i	RECT LONG accounting value	NET DIRECT PO) SITIONS (gross e ereian debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		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)	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	Germany	214 286 122 14 434 2,461 1,128 4,659	1	206 263 94 147 2,148 631 3,489	210 283 51 303 2,186 619 3,652	0	-4 -20 43 -156 -38 12 -163	0	0	37 37	-1	6	8	19 1 49 32 144 245	-24 -2 -63 -42 -188 -319
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	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] Total	Greece	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	Hungary														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 275 140 415	0	0 275 84 359	0 275 84 359	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia		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	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	0 1 154	0	0 1 142	0 1 137	0	5		0	0	0	0	0	0	0
Total	1	155	0	143	138	0	5	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO)SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		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)	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	Maita	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	Netherlands	1,710 791 144 1,181 1.254 4.666 1.994 11,740	1,163 22 23 49 28 1,435 274 2,994	547 764 45 952 1.062 2.462 1.238 7,070	139 300 729 1.034 2.517 1.178 5,897	0	0 408 464 45 223 28 -55 60 1,173	844 2,175 3,942 5,924 10.732 12.238 178 36,033	23 39 179 407 570 592 23 1,833	1,337 1,357 3,588 3,816 4.528 11,124 4.332 30,082	-15 -8 -80 -179 -348 -1.051 -1.336 -3,017	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	372 372	0	242 242	242 242 242	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0	0	0	0	0	0		0	0		0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Slovenia	0		0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	0 506 129	0	0 506 77	0 506	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more	Sweden	635 28 91 33 235	0	583 28 90 33 231	506 28 90 23 225	77	0 11 5	0	0	0	0	0	0	0	0
Total	1	387	0	382	366	0	16	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (;	RECT LONG accounting value	NET DIRECT PC positions of sov	DSITIONS (gross e rereign debt to oth	xposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVEREI	IGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit (y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with pos	sitive fair value	Derivatives with valu	
Residual Maturity	Country / Region		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)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value I	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	287 287	0	199 19 9	<u>199</u> 199	0	0	0	0	0	0	2	2	0	0
Total [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	Liechtenstein														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y]	Canada	0 45 309	0	0 45 306	0 45 312	0	0 -6	0	0	0	0	0	0	0	0
IOY - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10 - more	Hong Kong	354 293	0	351 293	357 293	0	-6	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	293 213 1.598	0	293 213 1.598	293 213 1.598	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	U.S.	1,811 1.172 542 1,032 361 3	0	1,811 1.172 540 1,027 360 3	1,811 1.172 540 1,027 360	0	0 3	0	0	0	0	0 3	0 4	0 5 32 24	0 -6 -38 -28
[10Y - more Total		3,110	0	3,102	3,099	0	3	0	0	0	0	3	4	61	-72



	(min EUR)							As of 30/06/2015								
	Country / Region		RECT LONG accounting value					DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance					
Residual Maturity			provisions) 1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			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)	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	China															
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 148 5 153	5	0 148 148	0 148 148	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	87 66		87 66	87 66											
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	153 2 1 2 3	0 2 1 2 3	153	153	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	8	8	0	0	0	0	0		0	0	0	0	0	0	
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total]]]]]]]]]]]]]]]]]]]	Latin America and the Caribbean	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	0 8 15 17 14 39 50	0 8 15 17 14 39 50	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	143 1 1 160 6	143 1 1 19 6	0 142	0 142	0	0	0	0	0	0	0	0	0	0	
Total	1	169	28	142	142	0	0	0	0	0	0	0	0	0	0	

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chier than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chier than sovereign) with full or partial government guarantees by certification and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by certification and local governments.



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 impairmen changes in fair value due provisions			Collaterals and		Gross carrying amount			Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		
		Of which performing but past due >30	performing but		On performing On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non-performing	Collaterals and financial guarantees received on non- performing exposures			
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures*	exposures ³			
Debt securities (including at amortised cost and fair value)	40,796	0	0	0	0	0	0	40,163	0	0	0	0	0	0		
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		
Loans and advances(including at amortised cost and fair value)	304,119	1,009	9,630	9,630	688	4,187	0	335,226	1,202	8,848	8,692	550	4,136	762		
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		
DEBT INSTRUMENTS other than HFT	344,915	1,009	9,630	9,630	688	4,187	0	375,389	1,202	8,848	8,692	550	4,136	762		
OFF-BALANCE SHEET EXPOSURES	110,028		192	192	1	0	0	114,196		278	271	7	0	0		

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

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

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



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				Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
(min EUR, %)			-		0	-							
Debt securities (including at amortised cost and fair value)	U	0	0	0	ů	0	0	U	0	U			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	9,074	3,677	1,074	1,065	0	9,650	3,580	1,086	1,084	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	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			
DEBT INSTRUMENTS other than HFT	9,074	3,677	1,074	1,065	0	9,650	3,580	1,086	1,084	0			
Loan commitments given	0	0	0	0	0	0	0	0	0	0			

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

EBA EUROPEAN BANKING AUTHORITY

Leverage ratio

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



Information on collaterals: Mortgage loans

ABN AMRO Groep N.V.

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(min EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	178,727	167,501	186,164	172,860				
of which: Other financial corporations	287	272	508	508				
of which: Non-financial corporations	24,619	24,610	31,937	31,934				
of which: Households	153,821	142,588	153,718	140,388				

¹This 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.