

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



2018 EU-wide Transparency Exercise Capital

ABN AMRO Group N.V.

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	22,605	23,211	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	18,793	19,159	C 01.00 (r020.c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	13,910	13,910	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	4,972	5,366	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (1) of CRR
	A.1.3	Accumulated other comprehensive income	-331	-646	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	913	992	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-182	-174	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-18	-10	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-526	-227	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	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) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 133(8) of CRR. And Articles 36(1) point k) (iv) and 135(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-56	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	56	4	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		56	4	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
		Other transitional adjustments to CET1 Capital (+/-)				
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	825	947	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	914	947	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-89	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,618	20,106	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,987	3,105	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,040	3,105	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	$\begin{array}{c} C \; 0\; 1.00 \; (910, c010) + C \; 0\; 1.00 \; (920, c010) \\ + \; C \; 0\; 1.00 \; (930, c010) + C \; 0\; 1.00 \; (930, c010) + C \\ (940, c010) + \; C \; 0\; 1.00 \; (950, c010) + C \\ 0\; 1.00 \; (970, c010) + C \; 0\; 1.00 \; (974, c010) + C \\ C \; 0\; 1.00 \; (978, c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-53	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	106,157	104,490	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.70%	18.34%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.48%	19.24%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.29%	22.21%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,737	19,154	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	
CET1 RATIO (%)	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.65%	18.33%	A.4.3,0),0)] [D.1]/[B-B.1]	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	-	Adjustments to 12 due to 1PKS 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	
		Adjustments included in KWAS due to IPKS 9 transitional arrangements ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ				

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

ABN AMRO Group N.V.

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,618	20,106	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	19,780	20,163	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	486,677	490,756	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	486,666	490,756	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.1%	4.1%	C 47.00 (r330,c010)	



Risk exposure amounts

ABN AMRO Group N.V.

	As of 31/12/2017	as of 30/06/2018
(mln EUR) Risk exposure amounts for credit risk	83,399	80,115
Risk exposure amount for securitisation and re-securitisations in the banking book	0	1
Risk exposure amount for contributions to the default fund of a CCP	577	497
Risk exposure amount Other credit risk	82,822	79,617
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,391	1,748
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	742	560
Risk exposure amount for operational risk	19,626	19,247
Other risk exposure amounts	0	2,819
Total Risk Exposure Amount	106,157	104,490

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



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ABN AMRO Group N.V.

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TOTAL OPERATING INCOME, NET9,2874,621(Administrative expenses)6,51482,447(Operacidant)1955833Modification gains or () losses, netn.a.0(froukions or (-) reversal of provisions)16444(Commintenes and guarantees given)-1-222(Other provisions)165666of which pending legal issues and tax litigaton ¹ 223(Other provisions)239-of which restructuring ¹ 200-of which senses of the fund for general banking risks, net) ² 00(Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)00(Inpairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and non-financial assets at anortised cost)1402(Inpairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)1403(Inpairment or (-) reversal of inpairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)1403(Inpairment or (-) reversal of inpairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)00(of which Goowill)0000Share of the profit or (-) loss of inventments in subsidiaries, joint ventures and associates5524Profit or (-) loss Sheres TAX FROM CONTINUING OPERATIONS000ROFTI OR (-) LOSS AFER TAX FROM CONTINUING OPERATIONS0 <td></td> <td>121</td> <td>53</td>		121	53
(Administrative expenses)5,1482,447(Degreciation)19568Motification gains or (-) bsese, netn.a.0(Provisions or (-) reversal of provisions)164044(Commitments and guarantees given)-10.222(Other provisions)16566Of which restructuring ¹ 2050Of which restructuring ¹ 2050(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) reversal of inpairment on financial assets not measured at fair value through profit or loss)00(Financial assets at anotised cost)n.a.10(Impairment or (-) reversal of inpairment of investments in subsidaries, joint ventures and associates and on non-financial assets)00(Indiraction of colss0000Negotive goodwill recognised in profit or loss000Rofit or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets)00Negotive goodwill recognised in profit or loss000Rofit or (-) loss of investments in subsidaries, joint ventures and associates00Rofit or (-) loss of investments in subsidaries, joint ventures and associates00Rofit or (-) loss of investments in subsidaries, joint ventures and associates00Rofit or (-) loss of investments in subsidaries, joint ventures and associates0<		9,287	4,621
(Depreciation)19583Modification gains or (-) losses, netn.a.0(Provisions or (-) reversal of provisions)16444(Commitments and guarantees given)-1-22(Other provisions)-1-22(Other provisions)16566Of which needing legal issues and tax litigation ¹ 2030Of which restructuring ¹ 2050(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Infrancial assets at fair value through other comprehensive income)000(Financial assets at fair value through other comprehensive income)1.64402(Infrancial assets at fair value through other comprehensive income)3.80(Infrancial assets at fair value through other comprehensive in subsidiaries, joint ventures and associates and on on-financial assets)41402(Infrancial assets at anortised cost)3.8000Negative goodwill recognised in profit or loss000Negative goodwill recognised in profit or loss552.440 <td< td=""><td></td><td>5,148</td><td></td></td<>		5,148	
(Provisions or (-) reversal of provisions)16444(Commitments and guarantees given)-1-22(Other provisions)16566Of which pending legal issues and tax litigation ¹ 20360Of which restructuring ¹ 200500(Increases or (-) decreases of the fund for general banking risks, net) ² 000(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)26600(Financial assets at at value through other comprehensive income)0000(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)0000(Impairment or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)0000(Impairment or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)000(Impairment or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)000(Impairment or (-) loss of investments in subsidiaries, joint ventures and associates0000Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates0000PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS00000PROFIT OR (-) LOSS After TAX FROM CONTINUING OPERATIONS2,7911,2831,266PROFIT OR (-) LOSS After TAX FROM CONTINUING OPERATIONS<		195	
(Provisions or (-) reversal of provisions)16444(Commitments and guarantees given)-1-22(Other provisions)16566Of which pending legal issues and tax litigation ¹ 20360Of which restructuring ¹ 200500(Increases or (-) decreases of the fund for general banking risks, net) ² 000(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)26600(Financial assets at at value through other comprehensive income)0000(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)0000(Impairment or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)0000(Impairment or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)000(Impairment or (-) reversal of investments in subsidiaries, joint ventures and associates and on non-financial assets)000(Impairment or (-) loss of investments in subsidiaries, joint ventures and associates0000Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates0000PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS00000PROFIT OR (-) LOSS After TAX FROM CONTINUING OPERATIONS2,7911,2831,266PROFIT OR (-) LOSS After TAX FROM CONTINUING OPERATIONS<	Modification gains or (-) losses, net	n.a.	0
(Commitments and guarantees given)-1-22(Other provisions)16566Of which pending legal issues and tax litigation ¹ 2390Of which restructining ¹ 2050(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 00(Increases or (-) decreases of the fund for general banking risks, net) ² 13(Inpairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)13(Inpairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates00Negative goodwill0000Negative goodwill0000Negative goodwill000		164	44
(Other provisions)16566Of which pending legal issues and tax litigation1239Of which restructuring1205(Increases of c)- decreases of the fund for general banking risks, net)20(Increases or c)- decreases of the fund for general banking risks, net)20(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)26(Financial assets at fair value through other comprehensive income)n.a.(Financial assets at anortised cost)n.a.(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)41(of which Goodwill)0Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates552424Profit or (-) loss BEFORE TAX FROM CONTINUING OPERATIONS0PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,791Profit or (-) loss after tax from discontinued operations0Of or (-) loss after tax from discontinued operations0		-1	-22
Of which restructuring1205(Increases or (-) decreases of the fund for general banking risks, net)200(Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)26403(Financial assets at fair value through other comprehensive income)n.a.1(Financial assets at a mortised cost)13(Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)13(of which Goodwill)3800Negative goodwill recognised in profit or loss000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates5524Profit or (-) loss BEFORE TAX FROM CONTINUING OPERATIONS000PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,7911,283Profit or (-) loss after tax from discontinued operations00Or (-) loss after tax from discontinued operations00		165	66
Of which restructuring1205(Increases or (-) decreases of the fund for general banking risks, net)200(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)26403(Financial assets at fair value through other comprehensive income)n.a.1(Financial assets at a mortised cost)6402(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)41402(of which Goodwill)3800Negative goodwill recognised in profit or loss000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates5524Profit or (-) loss BEFORE TAX FROM CONTINUING OPERATIONS000PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS01,2831,266Profit or (-) loss after tax from discontinued operations000Profit or (-) loss after tax from discontinued operations001,283Profit or (-) loss after tax from discontinued operations000Profit or (-) loss after tax from discontinued operations001,283Profit or (-) loss after tax from discontinued operations000	Of which pending legal issues and tax litigation ¹	239	
(Increases or (-) decreases of the fund for general banking risks, net)200(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)26403(Financial assets at fair value through other comprehensive income)n.a.11(Financial assets at amortised cost)n.a.402(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)A1402(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)4133(of which Goodwill)3800Negative goodwill recognised in profit or loss00Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates00Profit or (-) loss EFORE TAX FROM CONTINUING OPERATIONS000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS01,283Profit or (-) loss after tax from discontinued operations00Profit or (-) loss after tax from discontinued operations00Or (-) loss after tax from discontinued operations00Profit or (-) loss after tax from discontinued operations00Profit or (-) loss after tax from discontinued operations00		205	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)26403(Financial assets at fair value through other comprehensive income)n.a.1(Financial assets at amortised cost)n.a.402(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)41402(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)4133(of which Goodwill)38000Negative goodwill recognised in profit or loss000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates5524Profit or (-) loss form on-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,7911,283Profit or (-) loss after tax from discontinued operations00Profit or (-) loss after tax from discontinued operations00Profit or (-) loss after tax from discontinued operations01,283Profit or (-) loss after tax from discontinued operations00Profit or (-) loss after tax from discontinued operations00Profit or (-) loss after tax from discontinued operations00Profit or (-) loss after tax from discontinued operations00		0	0
(Financial assets at fair value through other comprehensive income)n.a.1(Financial assets at amortised cost)n.a.402(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)4133(of which Goodwill)3800Negative goodwill recognised in profit or loss00Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates5524Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,7681,666PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS01,283Profit or (-) loss after tax from discontinued operations01,283Profit or (-) loss after tax from discontinued operations00		26	403
(Financial assets at amortised cost)n.a.402(Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)4133(of which Goodwill)3800Negative goodwill recognised in profit or loss00Share of the profit or (·) loss of investments in subsidaries, joint ventures and associates5524Profit or (·) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (·) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,7681,666PROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,7911,283Profit or (·) loss after tax from discontinued operations00		n.a.	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)41(of which Goodwill)38Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates55Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,768PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,791Profit or (-) loss after tax from discontinued operations0		n.a.	402
(of which Goodwill)380Negative goodwill recognised in profit or loss00Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates5524Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,7681,666PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,7911,283Profit or (-) loss after tax from discontinued operations00			3
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates 55 24 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 3,768 1,666 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 2,791 1,283 Profit or (-) loss after tax from discontinued operations 0 0		38	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates5524Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,7681,666PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,7911,283Profit or (-) loss after tax from discontinued operations00		0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,768PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,791Profit or (-) loss after tax from discontinued operations0		55	24
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,7681,666PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,7911,283Profit or (-) loss after tax from discontinued operations00		0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 2,791 1,283 Profit or (-) loss after tax from discontinued operations 0 0 0		3,768	1,666
Profit or (-) loss after tax from discontinued operations 0			1.283
PROFIT OR (-) LOSS FOR THE YEAR 2,791 1.283	PROFIT OR (~) LOSS FOR THE YEAR	2,791	1,283
Of which attributable to owners of the parent 2,774 1,258			

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

(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

EBA EMORAN ANTING AUTHORITY

2018 EU-wide Transparency Exercise

Market Risk ABN AMRO Group N.V.

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017									As of 30/06,	2018					
		RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUN		ndum item)	STRESSED VaR	(Memorandum item)	AND MIG	ENTAL DEFAULT GRATION RISK FAL CHARGE		RICE RISKS HARGE FOR			VaR <i>(Memora</i>	ndum item)	STRESSED VaR (M	lemorandum item)	MIGRAT	MENTAL ILT AND ION RISK L CHARGE		PRICE RISKS (CHARGE FOR (
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	4	2	31	7	82	24							21	6	79	24						
Of which: General risk	4	2	32	7	75	21							14	4	56	19						1
Of which: Specific risk	0	0	5	2	16	5							9	3	30	11						1
Equities	0	0	3	0	9	1							2	1	6	2						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	17	0							0	0	1	0						
Commodities risk	0	0	3	2	8	5							2	1	7	1						
Total	4	2	38	10	87	26	66	40	0	0	0	2,386	19	5	60	19	59	61	0	0	0	1.746



Credit Risk - Standardised Approach

ABN AMRO Group N.V.

		Standardised Approach										
			As of 31/12	2/2017			As of 30/06/	2018				
	(min EUR, %)	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	123	154	0		120	146	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	640	640	0		840	840	0				
	International Organisations	4,165	4,165	0		4,300	4,300	0				
	Institutions	6.794	6.728	181		6.048	6.011	157				
	Corporates	4,412	2,465	2,377		5,515	3,483	3,393				
	of which: SME	2.715	1.150	1.063		2.708	1.188	1.098				
	Retail	5.349	1.147	857		5.235	1.176	879				
	of which: SME	163	18	10		150	18	10				
Consolidated data	Secured by mortgages on immovable property	776	720	257		828	725	259				
	of which: SME	96	94	38		93	92	38				
	Exposures in default	579	40	50	525	564	27	36	522			
	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 Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Collective investments undertakings (CLU) Equity	167	167	8		172	172	9				
	Securitisation	0	U	0		0	0	0				
	Other exposures	1.219	1.219	710		1.662	1.662	922				
	Standardised Total	24.222	1,219	4.441	525	25,284	1,002	5,656	554			

					Standardis	ed Approach				
			As of 31/12	2/2017		As of 30/06/2018				
		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	
	(min EUR, %) Central governments or central banks		a.							
		0	31	0		0	26	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	U	0	0		U	0	0		
		0	U	0		U	0	0		
	International Organisations Institutions	0	0	0		0	0	0		
	Corporates	8 1,885	757	737		2,716	1.672	1.648		
	of which: SME	1,885	331	311		2,718	355	331		
	Retail	5.092	1.079	806		4.977	1.106	826		
	of which: SME	5,092	1,079	10		4,977	1,100	10		
NETHERLANDS	Secured by mortgages on immovable property	690	634	228		758	657	237		
INE THEREARDS	of which: SME	82	81	34		82	81	35		
	Exposures in default	66	27	34	29	44	20	25	14	
	Items associated with particularly high risk		0	0	2.7		0		*1	
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	ő	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		Ű	0	0		
	Equity	0	0	0		0	0	0		
	Securitisation		-				-	-		
	Other exposures	1,219	1,219	710		1,662	1,662	922		
	Standardised Total ²				29				43	

Compared segments and provides proceedings of Cost
 Cost
 Cost of C

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen 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	49	49	0		77	77	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.235	1.235	29		1.260	1.260	28	
c	Corporates	110	110	110		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
NITED STATES	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)	167	167	8		172	172	9	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² value, is reported before taking into account any effect due to credit conversion factors or credit risk				0				0

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUS. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions
	(min EUR, %) Central governments or central banks	0	0	٥		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	ő	0		ő	0	0	
	Multilateral Development Banks	253	253	0		257	257	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	0		87	87	2	
	Corporates	899	581	549		1.006	626	594	
	of which: SME	612	382	349		651	404	372	
	Retail	12	1	0		13	1	1	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	28	28	9		22	22	7	
	of which: SME	13	13	4		11	11	3	
	Exposures in default	6	3	4	0	6	3	4	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²			0	0	0	0	U	

Original exposure, unitile Exposure wate, is reported force billing into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
 Original exposure, unitile Exposure wate, is reported force billing into account any effect due to credit conversion factors or credit risk unitgation techniques (e.g., substitution effects).
 Original exposure, unities advantances and anovicous executive accudes those for accounters and these technicitys related to the executive accudes these for accumication advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees to advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees to advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees to advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees (a AlVA) and other own funds reductions related to the execute credit risk advantees (a AlVA) and other own funds reductives related to the execute credit risk advantees (a AlVA) and other own funds reductives related to the execute credit risk advantees (a AlVA) and other own funds reductives related to the execute credit risk advantees (a AlVA) and other own funds related to the execute credit risk advantees (a AlVA) and other own funds related to the execute credit risk advantees (a AlVA) and other own funds related to the execute credit risk advantees (a AlVA) and other



Credit Risk - Standardised Approach

ABN AMRO Group N.V.

			Standardised Approach										
			As of 31/12	/2017			As of 30/06,	2018					
	(min EUK. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions ²				
	Central governments or central banks	122	122	0		120	120	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	1.384	1.324	27		1.288	1.259	26					
	Corporates	827	584	573		864	632	620					
	of which: SME	305	224	213		296	212	200					
	Retail	140	61	46		149	63	48					
	of which: SME	0	0	0		0	0	0					
GERMANY	Secured by mortgages on immovable property	57	57	20		47	45	16					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	15	9	10	5	7	4	6	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												
	Other exposures	0	0	0		0	0	0					
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit risi				5				4				

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional values of the security of counterparty excludes those for securistisation exposures, additional values of the security of counterparty excludes those for security security and the security of counterparty excludes those for security security and the security of the in recliniques (e.g. subscitution enects). s (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments

r.

		Standardised Approach										
			As of 31/12	/2017			As of 30/06/	2018				
	(min EUR, %)	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	17	17	0		10	10	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	3.825	3.825	87		3.160	3.160	71				
	Corporates	368	288	264		375	281	259				
	of which: SME	281	211	188		296	215	193				
	Retail	15	1	1		14	1	1				
	of which: SME	0	0	0		0	0	0				
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	1	1	1	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				
	Standardised Total ²				0				0			
	value, is reported before taking into account any effect due to credit conversion factors or credit risk mil sions per country of counterparty excludes those for securistisation exposures, additional valuation adjust			sures, but includes general o	redit risk adjustments.							

					Standardi	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
SINGAPORE	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	
	Standardised Total ²				0				0

U U 0
introduction effects).
Ituationes (AVAs) and other own funds reductions related to the exposures, but includes owneal cred Standardis ⁽¹⁾ Original exposure, unlike Expo ⁽²⁾ Total value adjustments and n es. but includes or eral credit risk adi

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		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
	(min EUR, %)								
	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 Institutions	0	9	0		0 39	39	0	
	Corporates	9				39	39	1	
	of which: SME	45	35	35		6/	4/	47	
	Retail	9	U	0		6	0	0	
	of which: SME	ь	U	U		5	0	U	
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		U	0	0	
SWITZERDAND	of which: SME	0	0	0		0	0	0	
	Exposures in default	0		0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	U
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0		0		0		0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0	•			0

⁽¹⁾ Orional exosure, unlike Exosure value, is recorted before takino into account any effect due to credit conversion factors or credit risk mitioazion techniques (e.g., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVMe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

ABN AMRO Group N.V.

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06,	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmer and provisions
	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	1.592	1.592	0		1.559	1.559	0	
	Institutions	17	17	3		5	5	1	
	Corporates	25	16	16		28	18	18	
	of which: SME	10	0	0		10	0	0	
	Retail	24	3	2		22	3	2	
	of which: SME	0	0	0		0	0	0	
BELGIUM	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	C
	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				0				0

To Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crimingation technologies (e.g. substitution effects).
 Port of a value adjustments and provisions per country of counterparty excludes those for securitization exposure, additional valuation adjustments (AVks) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
	(min EUR, %)	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	53	53	3		66	66	4	
	Corporates	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
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	
	Equity	0	0	0		0	0	0	
	Securitisation					0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Original exposure, while: Exposure while, and the origin into account any effect due to realit conversion factors or orefit risk mitigation techniques (e.g. subdituition effects).
 Original exposure, while Exposure while, and the origin into account any effect due to realit conversion factors or orefit risk mitigation techniques (e.g. subdituition effects).
 Original exposure, while Exposure while, and the origin or exposure, additional while the origin or exposure, additional while the origin or exposure or exposure

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06,	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)	-	0	0					
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	U		U	0	U	
	International Organisations	0	0	0		U	0	0	
	Corporates	0	0	0		0	U	0	
	of which: SME	0	0	U		U	0	U	
	Retail	0	0	0		U	0	0	
MADOLIALI	of which: SME	0	0	0		0	0	0	
MARSHALL	Secured by mortgages on immovable property	0	0	0		U	0	0	
ISLANDS	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	U	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	-	1	Ŭ		0		Ŭ	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Characterization of the second s



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

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							IRB Appro	ach					
				As of 31/12,	2017					As of 30,	/06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustmer and
	(min EUR, %)			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision		
	Central banks and central governments	60.358	0	65.057	1.166	0	4	62.161	0	66.577	844	0	3
	Institutions	18,546	2	14,942	2,642	9	2	17,975	3	15,463	2,555	17	8
	Corporates	205.697	6.045	115.944	47.012	6.035	1.663	211.905	5.658	122.708	44.955	4.910	2.074
	Corporates - Of Which: Specialised Lending	44,262	1,567	28,343	10,010	1,561	174	45,854	1,673	28,989	9,108	692	328
	Corporates - Of Which: SME	33.078	1.576	28.420	11.572	2.046	476	32.835	1.416	28.535	10.358	1.449	513
	Retail	186,472	1,575	178,005	21,909	2,096	336	185,714	1,423	177,118	20,277	1,979	243
	Retail - Secured on real estate property	165.590	1.074	164.386	16.979	1.285	117	165.345	980	163.905	15.772	1.276	87
	Retail - Secured on real estate property - Of Which: SME	3,947	154	3,715	870	127	18	3,986	143	3,781	860	116	20
Consolidated data	Retail - Secured on real estate property - Of Which: non	161,644	920	160,671	16,109	1,158	99	161,360	837	160,124	14,912	1,159	67
	Retail - Qualifying Revolving	11,653	211	5,576	2,188	455	128	11,343	197	5,290	1,965	412	104
	Retail - Other Retail	9.229	291	8.043	2.742	356	90	9.026	246	7.923	2.541	291	52
	Retail - Other Retail - Of Which: SME	4,532	230	3,440	1,314	278	61	4,744	203	3,720	1,395	219	36
	Retail - Other Retail - Of Which: non-SME	4.696 1.006	61 0	4.603 1.006	1.428	78	29	4.282	43	4.203 1.062	1.146 4.335	72	16
	Equity Securitisation	1,006	0	1,006	4,534	0	0		0		**,335	U	0
	Other non credit-obligation assets	4		4	1.118		0	16		16	995		
	IRB Total												
1	TKB Total ed before taking into account any effect due to credit conversion factors or credit risk mitigation to				78,381						73,962		4

		iko Approach											
				As of 31/12	/2017					As of 30/	/06/2018		
		Original Exp	Original Exposure ¹ Ex		Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	aure amount	Value adjustme and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisio
	Central banks and central governments	34,651	0	36,540	143	0	4	32,843	0	35,092	90	0	0
	Institutions	3.802	2	3.603	663	9	2	3.643	3	3.639	384	17	5
	Corporates	99,955	3,329	64,146	27,915	3,677	1,212	100,017	3,216	65,401	25,776	3,179	1,398
	Corporates - Of Which: Specialised Lending	7.326	152	5.855	2.679	330	38	6.913	141	6.066	2.568	115	29
	Corporates - Of Which: SME	27.121	1.372	23.692	9.840	1.696	403	27.026	1.313	23.942	8.831	1.274	464
	Retail	185,577	1,550	177,163	21,686	2,046	330	184,814	1,399	176,286	20,049	1,919	236
	Retail - Secured on real estate property	165.015	1.062	163.813	16.868	1.263	117	164.755	967	163.330	15.652	1.240	85
	Retail - Secured on real estate property - Of Which: SME	3,937	154	3,705	868	127	18	3,975	142	3,770	855	113	20
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	161,077	908	160,108	16,000	1,137	99	160,780	825	159,560	14,797	1,127	66
	Retail - Qualifying Revolving	11,523	203	5,512	2,143	439	125	11,218	190	5,229	1,923	397	100
	Retail - Other Retail	9.040	285	7.838	2.675	344	88	8.841	242	7.727	2.474	282	50
	Retail - Other Retail - Of Which: SME	4,526	228	3,435	1,310	275	61	4,736	203	3,716	1,393	219	36
	Retail - Other Retail - Of Which: non-SME	4.514	57	4.403	1.365	69	27	4.105	39	4.011	1.081	64	14
	Equity	631	0	631	2,973	0	0	990	0	990	3,491	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Exposure Value ¹				ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central gove	ernments	2.755	0	2.728	102	0	0	3.900	0	3.902	135	0	0
	Institutions		2,092	0	2,053	277	0	0	1,651	0	1,598	186	0	1
	Corporates		27.337	430	6.866	2.081	189	92	28.517	322	9.378	2.964	137	129
	Corporates - Of Which:		6,566	190	3,850	971	56	31	7,726	185	4,792	1,277	60	81
	Corporates - Of Which:	SME	34	0	33	16	0	0	42	0	33	14	0	0
	Retail		50	0	45	10	0	0	54	0	49	8	0	0
	Retail - Secured on		41	0	40	8	0	0	45	0	44	7	0	0
UNITED CTATES		tured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Sec Retail - Qualifying R	tured on real estate property - Of Which: non-	41	0	40	8	0	0	45	0	44	7	0	0
	Retail - Qualitying R		6	0	2	1	0	0	6	0	2	1	0	
		er Retail - Of Which: SME	3	0	3	1	U	0	2	0	3	1	0	0
		er Retail - Of Which: John SME	0	0	0	0	0	0	0	0	0		0	0
	Equity	er Retail - Of Which: hon-smc	69	0		214	U	0	23	0	23	1	0	0
	Securitisation		69	0	09	214	0	0	23	0	23	80	0	
	Other non credit-obligation as	sets												
	IRB Total													

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Ex	oosure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	5,088	0	6,704	38	0	0	4,856	0	6,811	51	0	0
	Institutions	3.062	0	1.403	198	0	0	3.767	0	2.074	308	0	1
	Corporates	6,453	103	4,869	1,866	171	46	6,351	96	4,895	1,899	169	58
	Corporates - Of Which: Specialised Lending	343	0	295	80	0	0	317	0	274	78	0	1
	Corporates - Of Which: SME	3,106	54	2,601	916	59	26	3,160	45	2,685	945	51	23
	Retail	68	3	66	19	6	1	66	3	64	19	6	1
	Retail - Secured on real estate property	36	1	37	8	1	0	36	2	37	11	5	0
	Retail - Secured on real estate property - Of Which: S		0	3	0	0	0	5	1	5	4	3	0
FRANCE	Retail - Secured on real estate property - Of Which: n	on- 33	1	34	8	1	0	31	1	32	7	2	0
	Retail - Qualifying Revolving	6	0	3	2	1	0	6	0	3	2	1	0
	Retail - Other Retail	26	2	26	9	3	1	24	0	25	6	0	0
	Retail - Other Retail - Of Which: SME	3	1	2	3	3	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	22	1	24	6	1	1	21	0	23	6	0	0
	Equity	30	0	30	642	0	0	16	0	16	584	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												1



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

								IRB Appro	ach					
		-			As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		banks and central governments	5,486	0	6,843	44	0	0	7,242	0	7,652	36	0	0
	Instituti		1.950	0	777	97	0	0	913	0	800	152	0	0
	Corpora		4.615	48	3.155	874	58	6	5.562	60	3.670	974	71	13
		Corporates - Of Which: Specialised Lending	674	0	576	239	0	0	875	16	759	276	4	1
		Corporates - Of Which: SME	645	13	448	69	8	3	700	9	455	79	25	0
	Retail		112	3	104	34	6	1	107	3	99	33	5	1
		Retail - Secured on real estate property	55	1	56	10	0	0	54	2	54	11	1	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-	54	1	56	10	0	0	53	2	53	11	1	0
		Retail - Qualifying Revolving	28	1	16	10	3	1	27	1	15	10	3	1
		Retail - Other Retail	29	1	32	14	4	0	26	1	30	12	2	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	29	1	32	14	4	0	26	1	30	12	2	0
	Equity		19	0	19	60	0	0	18	0	18	58	0	0
	Securitie													
	Other n	on credit-obligation assets												<u> </u>
	IRB Tot	al into account any effect due to credit conversion factors or credit risk mitigation tech												

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	aure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	192	0	192	4	0	0	381	0	314	5	0	0
	Institutio		1,539	0	1,476	361	0	0	2,088	0	2,038	397	0	0
	Corporate		8.724	589	5.097	2.064	472	34	9.142	229	6.077	2.466	415	36
		Corporates - Of Which: Specialised Lending	1,557	136	944	406	39	5	1,814	48	1,147	465	21	9
		Corporates - Of Which: SME	851	51	505	264	124	4	849	9	519	181	35	2
	Retail		83	1	74	17	3	1	90	3	81	25	10	1
		Retail - Secured on real estate property	54	0	53	7	0	0	62	1	59	13	6	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	0	53	7	0	0	62	1	59	13	6	0
		Retail - Qualifying Revolving	14	1	6	6	3	1	14	1	6	5	3	1
		Retail - Other Retail	14	0	15	4	0	0	15	0	16	7	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	14	0	15	4	0	0	15	0	16	7	0	0
	Equity		33	0	33	93	0	0	11	0	11	42	0	0
	Securitisa													
	Other nor	n credit-obligation assets												
	IRB Total													

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment	
	(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	474	0	474	0	0	0	497	0	497	0	0	0
	Institutions	468	0	379	63	0	0	274	0	205	39	0	0
	Corporates	14.221	79	4.279	1.570	16	10	14.081	53	4.284	1.455	17	19
	Corporates - Of Which: Specialised Lending	6,769	16	2,843	860	3	0	7,498	28	2,534	787	11	6
	Corporates - Of Which: SME	64	0	45	15	0	0	35	0	34	12	0	0
	Retail	29	0	27	3	0	0	29	0	28	2	0	0
	Retail - Secured on real estate property	24	0	24	2	0	0	26	0	25	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-	24	0	24	2	0	0	26	0	25	2	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	3	0	3	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	3	0	3	0	0	0	2	0	2	0	0	0
	Equity	13	0	13	24	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(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	380	0	380	0	0	0	1.077	0	1.077	0	0	0
	Institutions	335	0	338	23	0	0	404	0	413	31	0	0
	Corporates	9.787	5	3.961	1.367	3	3	11.132	3	3.743	1.310	13	7
	Corporates - Of Which: Specialised Lending	4,563	0	2,000	711	0	0	3,319	0	1,264	520	0	2
	Corporates - Of Which: SME	28	2	19	4	1	1	22	0	15	3	0	0
	Retail	39	0	36	6	0	0	43	0	37	5	0	0
	Retail - Secured on real estate property	31	0	30	4	0	0	36	0	32	4	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	30	0	29	4	0	0	35	0	32	4	0	0
	Retail - Qualifying Revolving	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail	5	0	4	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												



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

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure 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	3,153	0	3,218	21	0	0	3,196	0	3,264	14	0	0
	Institutions	529	0	521	58	0	0	155	0	149	28	0	0
	Corporates	2.721	99	2.247	721	55	53	3.224	117	2.651	856	78	55
	Corporates - Of Which: Specialised Lending	298	0	218	60	0	0	294	3	210	71	0	1
	Corporates - Of Which: SME	390	25	364	118	33	12	410	22	388	125	32	10
	Retail	214	9	207	68	21	2	208	9	200	71	27	2
	Retail - Secured on real estate property	133	6	133	41	16	0	130	6	130	43	19	1
	Retail - Secured on real estate property - Of Which: S		0	1	0	0	0	1	0	1	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: r		6	132	41	16	0	129	6	130	43	19	1
	Retail - Qualifying Revolving	32	2	18	13	4	1	30	2	17	11	4	1
	Retail - Other Retail	49	2	57	15	2	0	48	2	52	16	4	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	49	2	56	14	2	0	47	2	51	16	4	1
	Equity	4	0	4	46	0	0	3	0	3	6	0	0
	Securitisation												
	Other non credit-obligation assets												(
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	/06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	301	0	304	9	0	0	308	0	310	20	0	0
	Institutions	136	0	90	12	0	0	104	0	48	5	0	0
	Corporates	3,586	7	930	421	0	4	3,884	7	1,172	507	0	7
	Corporates - Of Which: Specialised Lending	1.519	0	439	161	0	0	2.056	0	533	221	0	1
	Corporates - Of Which: SME	10	0	4	0	0	0	12	0	5	0	0	0
	Retail	10	0	10	1	0	0	10	0	10	1	0	0
	Retail - Secured on real estate property	9	0	9	1	0	0	9	0	9	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-	9	0	9	1	0	0	9	0	9	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ich					
					As of 31/12/	2017					As of 30/	06/2018		
		Origin	l Exposure ¹		Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(min EUR, %)			f which: efaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments)	0	0	0	0	0	0	0	0	0	0	0
	Institutions)	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,32		385	3,152	1,002	385	61	3,379	300	3,171	637	86	69
	Corporates - Of Which: Specialised Lending	3.20	2	368	3.055	942	385	50	3.252	298	3.078	578	86	67
	Corporates - Of Which: SME		3	0	3	2	0	0	1	0	0	0	0	0
	Retail)	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property)	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of)	0	0	0	0	0	0	0	0	0	0	0
MARSHALL ISLANDS	Retail - Secured on real estate property - Of	Which: non-)	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
	Retail - Other Retail)	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME)	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME)	0	0	0	0	0	0	0	0	0	0	0
	Equity	3	3	0	33	62	0	0	0	0	0	0	0	0
	Securitisation													
	Other non credit-obligation assets													4
	IRB Total													

Sovereign Exposure

ABN AMRO Group N.V.

(min EUR)									As of 31/	12/2017								
				Memo: breal	kdown by acco	unting portfo	lio											
Country / Region	Financial as	of which: loans and advances	Amount of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	34,986.4	1,654.8	33,331.6	1,071.7	0.2	1,071.5	0.0	0.0	0.0	32,757.8	0.0	32,757.8	1,654.6	1,654.6	0.0	0.0	0.0	0.0
Austria	1,876.1	0.0	1,876.1		11					· ·								
Belgium	3,423.9	0.0	3,423,9															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	129.6	0.0	129.6															
Estonia	0.0	0.0	0.0															
Finland	2,294.0	0.0	2,294.0															
France	3,642.2	2.6	3,639.7															
Germany Greece	4,581.2	10.6	4,570.6															
Greece	0.0	0.0	0.0															
Treland	0.0	0.0	0.0															
Italy	341.2	0.0	341.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	258.9	0.0	258.9															
Malta	0.0	0.0	0.0															
Netherlands	7,974.8	1,457.1	6,517.7															
Poland	425.4	0.0	425.4															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain Sweden	0.6	0.0	0.6															
Sweden United Kinadom	229.8	7.9	275.1															
Iceland	283.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	5.8	0.0	5.8															
Australia	0.0	0.0	0.0															
Canada	636.3	0.0	636.3															
China	0.0	0.0	0.0															
Hong Kong	287.0	0.0	287.0															
Japan	1,450.3	0.0	1,450.3															
U.S.	2,552.9	0.0	2,552.9															
Other advanced economies non EEA	52.3 1.8	2.6	49.7															
Other Central and eastern Europe countries non EEA Middle East	1.8	1.8	0.0															
Middle East Latin America and the Caribbean	0.0	37.9	0.0															
Africa	93.5	93.5	0.0															
Others	4,271.3	40.9	4.230.4															
Note:	-1/27 213	1015	1/230.1															

Internation disclosed in this template is sourced from FINREP templates F 20 and F 04. Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported cores all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "certral governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which will be reported under "mon-financial during" including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which will be reported under "mon-financial during" including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which will be reported under "mon-financial during") and the Bank for International Settlements.

Regions:

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibout, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Beiter, Beit

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

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

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

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

EBA EUROPEAN BANKING AUTHORITY

2018 EU-wide Transparency Exercise

		ABN AMRO Group N.V.					As of 30/06/2018							
						Dira	ct exposures	·						
				On balance sl		Dire	ct exposures		Deriva	tives		Off balar	an aboot	
	(mln EUR)			On balance si	ieet				Deriva	tives		UII Dalai	ice sneet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	designated at fair value through profit or loss	comprehensive income	amortised cost	Carrying amount	NUCIONAL ATTIOUTIC	Carrying amount				
[0 - 3M [0	0	0	0	^								
[3M - 1Y [102	102	0	0	0 102	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0 88	0 88	0	0	0 88	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [177 1,450	177 1,450	0	0	177 1,450	0	0	0	0	0	0	0	
[10Y - more Total		100	100	0	0	100	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [1,918 105 68	105	105 11	0	0	0	7	1,349	0	43	0	0	0
[1Y - 2Y [[2Y - 3Y [Belgium	373 819	373 819	0 2	0	373 818 1,342	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	Belgium	1,342 1,753	1,342 1,753	0 4	0	1,342 1,750	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [361 4,822	360 4,820	32 153	0	1,750 1,750 327 4,666	3 3	0 7	0 1,349	0	0 43	0	0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Bulgaria													
[5Y - 10Y] [10Y - more Total														
1 MC - 0 1										1				
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y] [5Y - 10Y]	Cyprus													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[4 - 12]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	ő	0	
Total [0 - 3M [[3M - 1Y [0 0	0 0	0 0	0	0	0	0 0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Denmark	0 106 50	0 106 50	0	0	0 106 50	0	0	0	0	0	0	0	
[10Y - more Total		5 161	5 5 161	5	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y]	Estonia													
[3Y - 5Y] [5Y - 10Y]														
f 10Y - more Total														

2018 EU-wide Transparency Exercise

		ABN AMRO Group N.V.					As of 30/06/2018							
						Dire	t exposures							
				On balance s	heet				Deriva	tives		Off balar	ice sheet	1
	(mln EUR)			on buildinge si					Denta			on bala		1
												Off-balance sh	eet exposures	
								Derivatives with p	oositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	25 0 272 546 708 642 124 2,317	25 0 272 546 708 642 124 2,317			25 0 272 546 708 642 124 2,317			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	France	0 226 378 663 1,028 1,002 0	0 226 378 663 1,028 1,002 0	0 0 0 0 5 0	0 0 0 0 0 0 0	0 226 378 663 1,028 997 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Germany	3,296 51 335 86 438 739 3,562 553 5,765	3,296 51 335 86 438 738 3,560 553 5,762	5 0 48 0 21 1 32 0 0 102		3,292 51 288 86 417 730 3,527 553 5,653	0 0 0 7 3 0 10	0 0 0 0 364 364	0 0 0 0 7,935 0 7,935	0 0 0 0 0 62 0 62	2 0 0 1.847 0 1.850			1
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Croatia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece							0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary								000000000000000000000000000000000000000	000000000000000000000000000000000000000				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													0

2018 EU-wide Transparency Exercise

		ABN AMRO Group N.V.					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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	Latvia													
[0 - 3M f [3M - 1Y [f 1Y - 2Y f [2Y - 3Y f [5Y - 10Y [[10Y - more Total	Lithuania													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 0 1 530 8 538	0 0 1 530 8 538	0 0 0 14 8 23		0 0 0 516 516		S 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	379 0 0 0 0 0 379	25 0 0 0 0 0 25	1.028 0 0 0 0 0 1,028			0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[15Y - 10Y [[10Y - more Total	Malta													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	1,139 147 122 468 1,075 3,053 1,337 7,541	1,139 147 322 468 1,058 2,948 1,315 7,396	44 116 0 0 34 284 22 499		312 30 314 442 960 2,579 1,096 5,734	784 1 9 26 81 190 218 1,306	0 1 0 876 0 34 4 915	43 93 0 25.618 0 157 7 25,918	0 0 1 1.539 0 0 0 1,540	0 44 39 18.735 0 0 0 18,818	0 0 0 372 2 373		86
[0 - 3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	2,542 0 0 0 0 0 414 414	0 0 0 0 0 0 0 414 414			0,734 0 0 0 0 0 0 414 414	0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		140

2018 EU-wide Transparency Exercise

		ABN AMRO Group N.V.					As of 30/06/2018							
						Dire	ct exposures	·						
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(MITEOR)											Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
10 - 3M [3M - 1Y [13Y - 2Y [12Y - 3Y [13Y - 5Y [13Y - 5Y [13Y - 10Y [10Y - more Total	Slovakia													
10 - 3M f 1 3M - 1Y f 1 3Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Slovenia									0 0 0 0 0 0				
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain					0 0 0 0 0 0 0 0								
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 25 0 0 0	0 0 25 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 25 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			U 0 0 0 0 0 0	0 0 0 0 0 0 0	U
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom	25 0 0 0 0 0 0 263	25 0 0 0 0 0 263	0 0 0 0 0	0 0 0 0 0 0 0	25 0 0 0 0 0 0 263	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 130 0	0 0 1 0 0	0 0 0 66 0 0	0 0 0 0 114 0	0 0 0 0 0 0	U
Total		203	263	0	0	263	0	0	130	1	66	114	0	3

2018 EU-wide Transparency Exercise

		ABN AMRO Group N.V.					As of 30/06/2018							
						Dire	ct exposures	<u> </u>						
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway						0 0 0 0 0 0 0							0
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 0 703 0 703	0 0 0 703 703	0 0 0 0 2 2 0		0 0 0 0 702 702								
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	/03	/03		0	702	U	0	0		0	U	0	U
10041 [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Japan	574 135 0 0 0 0 0 709	574 135 0 0 0 0 0 0 709			574 135 0 0 0 0 0 0 709				0 0 0 0 0 0 0				55

2018 EU-wide Transparency Exercise

		ABN AMRO Group N.V.					As of 30/06/2018							
						Dire	ct exposures							
				On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(mln EUR)			on buildinge si					Beilita			on bala		
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial											exposure amount
		derivative financial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WHICH, FINALICIAL assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0-3M] [3M-1Y]		0 341 674	0 341 674	0	0	0 341 674	0	0	0	0	0	0 0	0 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	U.S.	1 187	1 187	0	0	674 1,187 1,028	0	0 0 25	0 0 874	0	0 0 103	0	0	
[5Y - 10Y [[10Y - more		1,028 85 299	1,028 85 299	0	0	85 299	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [3,615	3,615	0	0	3,615	0	25	874	5	103	0	0	0
[1Y - 2Y [[2Y - 3Y]	China													
13Y - 5Y 1 15Y - 10Y 1 10Y - more														
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzenanu	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [-	0 0 0	0 0 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 - 1Y [[1Y - 2Y [Other advanced economies	0 495	0 495	0	0	0 495	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0 495	0 495	0	0	0 495	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]		1	1	0	0	0	1	0 0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	-	0	0 0 1	0	0	0	0	0	0	0	0	0	0	1
ΓΟ-3ΜΓ [3M-1ΥΓ		0	0	0	0	0	0	0	9	12 0	258 0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Middle East	0 0	0	0	0	0	0 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total		13 37	0 13 37	0 0 0	0	13 37	0	0	9 0	12 0	258 0 0	0 0	0	U
[1Y - 2Y [[2Y - 3Y]	Latin America and the	31 45	31 45	0	0	31 45	0	0	0	0	0	0	0	
13Y - 5Y 1 15Y - 10Y 1 10Y - more	Caribbean	34 45 0	34 45 0	0 0	0	0 45 0	34 0 0	0	0	0	0	0	0	
Total	1	204	204	0	0	170	34	0	0	0	0	0	0	171

2010 Ell wide Te enaronev Evoreie

							As of 30/06/2018	3						
						Dire	t exposures							
	(min EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	1 negative fair value	Off-balance s	heet exposures	
														Risk w
Residual Maturity Co	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk w exposure
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	2 1 1 6 12 46 8 8 85	2 1 11 6 12 46 8 85				2 1 11 6 12 46 85					0 0 0 122 0 122		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Others	85 0 137 383 606 0 1,170 477	85 0 137 383 606 0 1,170 477	0 2 0 0 5 11 18		0 0 132 383 606 0 1,154 466 2,741	85 0 0 0 11 0 14							

EBA EUROPEAN BANKING AUTHORITY

(3) Residual countries not explored segarately in the Transparency sexcite Reajons: Other advanced non EEA: Abana, Booms, Barlons, Sinsapore and Taivan. Other ZEF and RE: Abana, Booms, Barlons, Sinsapore and Taivan. Other ZEF and RE: Abana, Booms, Barlons, Sinsapore and Taivan. Middle East: Barlan, Dilucio, Iran, Taz, Jordan, Kuwet, Lebaron, Live, Chan, Oata, Saud, Araba, Sabi, Svini, United Arab, Enistes and Yenen. Middle East: Barlan, Dilucio, Iran, Taz, Jordan, Kuwet, Lebaron, Live, Chan, Oata, Saud, Araba, Sabi, Svini, United Arab, Enistes and Yenen. Middle East: Barlan, Dilucio, Iran, Taz, Jordan, Kuwet, Lebaron, Live, Chan, Oatar, Kuwet, Lebaron, Carendo, Carendo, Garatemia, Guadeloupe, Martinique, Peruto Rico, Saint Barlander, Tista Advances Islands, Yorgh Islands, (SJ), Rico, Saint Barlander, Birland, Super, Carendo, Carendo, Carendo, Garatemia, Guadeloupe, Martinique, Puerto Rico, Saint Barlander, Tista Advances Islands, Yorgh Islands, (SJ), Rico, Saint Barlander, Tista Advances Islands, Yorgh Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barlander, Tista Advances Islands, Yorgh Islands, Cuba, Resultar, Grando, Guane, Guinea, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barlander, Tista Advances Islands, Yorgh Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barlander, Tista Advances Islands, Yorgh Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saintar, Kingha, Barbados, Saintar, Frinidad and Tobago, Uruguay, Venzuela, Antigas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saintar, Kingha, Barbados, Saintar, Frinidad Amartina, Martinis, Mauritaria, Maratha, Martinis, Mauritaria, Maratha, Saintaria, Martinia, Rosanda, Saintaria, Espeide, Senta Advina, Fanzaria, United R



Performing and non-performing exposures

ABN AMRO Group N.V.

	As of 31/12/2017						As of 30/06/2018							
				Gross carrying amount			Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	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	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures ⁻	exposures ³	CAPCOLICO
Debt securities (including at amortised cost and fair value)	39,839	0	0	0	0	0	0	40,156	0	0	0	3	0	0
Central banks	422	0	0	0	0	0	0	188	0	0	0	0	0	0
General governments	32,758	0	0	0	0	0	0	33,585	0	0	0	3	0	0
Credit institutions	6,087	0	0	0	0	0	0	5,672	0	0	0	0	0	0
Other financial corporations	548	0	0	0	0	0	0	704	0	0	0	0	0	0
Non-financial corporations	23	0	0	0	0	0	0	7	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	333,671	684	6,936	6,935	185	2,285	3,488	337,084	829	7,211	6,967	410	2,366	3,473
Central banks	32,159	0	0	0	0	0	0	30,868	0	0	0	0	0	0
General governments	1,657	0	0	0	2	0	0	1,507	1	0	0	6	0	0
Credit institutions	12,338	0	1	0	5	1	0	15,361	0	27	27	5	0	0
Other financial corporations	39,019	29	739	739	5	577	108	37,236	30	627	592	10	549	48
Non-financial corporations	82,169	266	4,545	4,545	132	1,262	2,411	85,636	488	4,964	4,863	235	1,429	2,445
of which: small and medium-sized enterprises at amortised cost	21,584	88	2,194	2,194	6	619	1,075	19,471	126	1,949	1,910	67	591	759
Households	166,329	389	1,651	1,651	42	445	968	166,476	310	1,594	1,485	154	388	980
DEBT INSTRUMENTS other than HFT	373,510	684	6,936	6,935	185	2,285	3,488	377,240	829	7,211	6,967	413	2,366	3,473
OFF-BALANCE SHEET EXPOSURES	121,874		347	245	6	0	83	120,475		310	123	21	22	74

(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

(1) Institutions report here collective allowances for incurrred 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)

(1) Insitutions 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)

(⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 860/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention in diversions are generally reported with a positive sign.



Forborne exposures

ABN AMRO Group N.V.

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amo with forbearance m		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on	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 ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	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) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0			
	-	0	U	-	U	0	0	U	•	0		
Central banks	0	°,	U	0	0	U U	Ŭ	0	0	U		
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)	7,390	3,714	944	942	2,772	7,042	4,277	1,027	1,004	4,571		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	11	0	0	0	11		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	183	132	7	7	125	111	100	32	32	58		
Non-financial corporations	5,557	2,950	806	806	2,144	5,349	3,451	855	840	3,395		
of which: small and medium-sized enterprises at amortised cost	2,484	1,553	309	309	771	1,828	1,334	357	352	925		
Households	1,650	633	131	129	504	1,570	727	140	131	1,107		
DEBT INSTRUMENTS other than HFT	7,390	3,714	944	942	2,772	7,042	4,277	1,027	1,004	4,571		
Loan commitments given	881	45	0	0	18	583	86	0	0	207		

(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

¹ The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization